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FIFTY-FIRST ANNUAL REPORT

OF
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO



To His Excellency
HON. STEPHEN L. R. McNICHOLS
The Governor of the State
of
Colorado

For the Period from January 1, 1957
To December 31, 1957

BRADFORD-ROBINSON PTG. Co.
DENVER, COLO.

FIFTY-FIRST
ANNUAL REPORT

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DENVER, COLO.

DEPARTMENT ESTABLISHED

The Department of Banking was established
by Legislative enactment approved
April 13, 1907

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT McFERNON

*MAPLE T. HARL

*S. F. HUTCHISON

WM. L. HAZLETT

*Deceased

OFFICIAL ROSTER

STATE BANK COMMISSION

FRANK E. GOLDY, *Commissioner*

DEWITT McNUTT, *Chief Deputy Commissioner*

DEPUTY COMMISSIONERS

CARLOS E. ARTERBURN

HARRY BLOOM

C. H. BUGHMAN

HORACE E. DAVIS

CHAS. F. DREXEL

CLARENCE GAINES

GEORGE PATTON

L. C. RODGERS

ROBERT I. SKINNER

EDWARD L. STOLLER

PRESTON E. TIDVALL

JOHN J. BYERS, JR., *Small Loan Examiner*

ARTHUR A. SWANSON, *Small Loan Examiner*

DONALD E. DELANGE, *Credit Union Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

MAXINE S. BLOOMQUIST, *Stenographer*

ANNE DOOLEY, *Stenographer*

ROSE NELSON, *Stenographer*

MARY SPENCER, *Stenographer*

JOAN THOMAS, *Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

Telephone: KEystone 4-1171, Ext. 217-218

BANKING BOARD

(Created July 1, 1957)

FRANK E. GOLDY, *Chairman*

VINCENT F. ASSAIANTE, Colorado Springs 1957-1959

E. L. BACON, Grand Junction 1957-1961

THEODORE D. BROWN, Sterling 1957-1963

FLOYD W. KRAMER, Denver 1957-1959

H. E. MCKEEVER, Granada 1957-1961

GEORGE F. ROCK, Denver 1957-1963

Letter of Transmittal

December 31, 1957

To His Excellency
STEPHEN L. R. McNICHOLS
Governor of Colorado

Sir :

I have the honor to submit the Fifty-first Annual Report of the Department of Banking for the year 1957 in compliance with the terms and provisions of 14-12-7, Colorado Banking Code of 1957, being the state banking laws.

Respectfully submitted,

FRANK E. GOLDY,
Commissioner of Banking

Rules and Regulations under the Colorado Banking Code of 1957 have not been completed and approved by the new Banking Board as of December 31, 1957.

The Colorado Banking Code of 1957 was passed by the 41st General Assembly and approved by Governor Steve McNichols April 25, 1957. The Act became effective July 1, 1957.

We have no suggestions for amendments under the Act inasmuch as it has not been operative a sufficient length of time to determine if any amendments are feasible.

Department Income—1957

January 1, 1957 through December 31, 1957

Bank Examinations	\$ 78,480.02
Credit Union Examinations	15,194.57
Consumer Finance Licenses	56,250.00
Retail Motor Vehicle Installment Sales Act Licenses.....	10,700.00
1913 Money Lender Licenses	11,030.00
Certified Copies	170.00
Copies of Laws	46.35
Total Income	<u>\$171,870.94</u>

Department Expenses—1957

January 1, 1957 through December 31, 1957

Salaries	\$117,604.50
Printing	2,441.31
Office Supplies	763.93
Postage	987.88
Telephone	26.00
Telegraph	12.17
Travel—Out of State	659.00
In State	5,388.58
Meals and Lodging	13,247.69
Bonds	406.25
Repairs	228.80
Dues & Subscriptions	300.50
Mimeographing	69.48
Equipment	1,713.78
Retirement	5,484.67
Total Expenses	<u>\$149,334.54</u>
Difference	<u>\$ 22,536.40</u>

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AMENDMENT, INCREASED CAPITAL STOCK

Bank of Aurora, Aurora, to \$200,000.00
Fort Lupton State Bank, Fort Lupton, to \$100,000.00
International Trust Company, Denver, to \$1,350,000.00
Bank of Burlington, Burlington, \$100,000.00
The Peoples Bank, Aurora, \$210,000.00
Citizens State Bank, Ouray, \$90,000.00
First Bank of Brighton, Brighton, \$200,000.00

CERTIFICATES OF AUTHORITY ISSUED

Arapahoe County Bank, Littleton, Colorado
The Peoples Bank, Aurora, Colorado
Pikes Peak Bank of Commerce, Colorado Springs, Colorado

INDUSTRIAL BANKS ORGANIZED

Basin Industrial Bank, Cortez, Colorado
Leeman Industrial Bank, Denver, Colorado
Longmont Industrial Bank, Longmont, Colorado

MONEY LENDERS

There were 297 Consumer Finance Companies licensed in 1957
There were 223 1913 Money Lenders licensed in 1957
There were 135 Retail Motor Vehicle Installment Sales companies licensed in 1957

CREDIT UNIONS

There were 128 Credit Unions in 1957

INDUSTRIAL BANKS

There were 26 Industrial Banks in operation during 1957

TITLE AND GUARANTY COMPANIES

There were 3 Title and Guaranty Companies in operation during 1957

Industrial Banks 1957

Thrift Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Colorado Industrial Bank.....	Denver
First Industrial Bank.....	Greeley
Commercial Credit Plan Industrial Bank.....	Denver
Labor Finance Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Pueblo
Commercial Credit Plan Industrial Bank.....	Grand Junction
Glenarm Industrial Bank.....	Denver
Englewood-Colorado Industrial Bank.....	Englewood
Boulder Industrial Bank.....	Boulder
Security Industrial Bank.....	Denver
Beneficial Industrial Bank.....	Lakewood
Personal Industrial Bank.....	Pueblo
Continental Industrial Bank.....	Denver
Home Industrial Bank.....	Aurora
Family Industrial Bank.....	Denver
Sterling Industrial Bank.....	Sterling
Citizens Industrial Bank.....	Grand Junction
Turner Industrial Bank.....	Durango
Glenwood Industrial Bank.....	Glenwood Springs
Brush Industrial Bank.....	Brush
Citizens Industrial Bank of Fort Collins.....	Fort Collins
Basin Industrial Bank.....	Cortez
Leeman Industrial Bank.....	Denver
Longmont Industrial Bank.....	Longmont

Credit Unions 1957

Rio Grande Operating Credit Union.....	Denver
Denver Interior Employees Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union—Swift & Co.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armour Denver Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Municipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver

Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massco Employees Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley
Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Company Credit Union.....	Pueblo
Alexander Film Company Credit Union.....	Colorado Springs
University of Colorado School of Medicine and Hospital Credit Union.....	Denver
Tranco Employees Credit Union.....	Denver
The Belco Credit Union.....	Denver
Greeley Public Schools Credit Union.....	Greeley
Wedenem Credit Union.....	Denver
Waiters and Porters Credit Union.....	Denver
Neusteter Employees Credit Union.....	Denver
Burlington Railroad Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Deeibel Credit Union.....	Pueblo
The Colorado-Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
C. F. & I. Power Department Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajetan's Parish Credit Union.....	Denver
Cooperators Credit Union.....	Center
Holy Trinity Parish Credit Union.....	Trinidad
Fremont County Teachers Credit Union.....	Canon City
Gardner-Denver Employees Credit Union.....	Denver
Norbel Credit Union.....	Greeley
Guadalupe Parish Credit Union.....	Antonito
Mt. Carmel Parish Credit Union.....	Denver
Most Precious Blood Parish Credit Union.....	San Luis
Our Lady of Peace Credit Union.....	Greeley
Holy Name of Mary Parish Credit Union.....	Del Norte
Mt. Carmel Parish Credit Union.....	Pueblo
St. Mary Parish Credit Union.....	Walsenburg
St. Francis de Sales Parish Credit Union.....	Denver
Alamosa Hispanic Credit Union.....	Alamosa
Colorado Central Credit Union.....	Denver
Kistler Employees Credit Union.....	Denver
Presentation Parish Credit Union.....	Denver
Catholic Nurses Credit Union.....	Denver
H. R. C. Credit Union.....	Denver
The ASCO Credit Union.....	Pueblo
Sacred Heart Credit Union.....	Denver
University Cooperative Credit Union.....	Denver
Jefferson County School Employees Credit Union.....	Lakewood
The Machinist's Credit Union.....	Denver
Purina Credit Union.....	Denver
Mountain Standard Credit Union.....	Denver
Pueblo Transit Credit Union.....	Pueblo

St. Anthony of Padua Parish Credit Union.....	Denver
Coors Credit Union.....	Golden
St. Joseph's Parish Credit Union.....	Monte Vista
Weicker Sonthern Credit Union.....	Pueblo
Interstate Gas Credit Union.....	Colorado Springs
Bethel Credit Union.....	Pueblo
Athmar Brethren Credit Union.....	Denver
Motorway Credit Union.....	Alamosa
Sooper Credit Union.....	Denver
Denver Sixty-Six Credit Union.....	Denver
Coleman Employees Credit Union.....	Littleton
Schemco Credit Union.....	Denver
St. Peter's Credit Union.....	Rocky Ford
C. S. T. Credit Union.....	Colorado Springs
Triplex Credit Union.....	Pueblo
Educators Credit Union.....	Pueblo
Annunciation Credit Union.....	Denver
Gazette Telegraph Credit Union.....	Colorado Springs
Printing Industry Credit Union.....	Denver
Welco Credit Union.....	Greeley
Coors Porcelain Credit Union.....	Golden
Garden Farm Credit Union.....	Denver
Rye Home Credit Union.....	Rye
Ringsby Credit Union.....	Denver
Butcher Workmen 641 Credit Union.....	Denver
Denver-Chicago Trucking Co. Credit Union.....	Denver
Luby Credit Union.....	Denver
All Saints Credit Union.....	Denver
Plumbers Local Credit Union.....	Denver
Pipefitters Credit Union.....	Denver
Meadow Gold Credit Union.....	Pueblo
St. Patrick's Parish Credit Union.....	Denver
Moly Credit Union.....	Leadville
Shell Denver Credit Union.....	Denver
Friendship Credit Union.....	Alamosa
Boulder County School Employees Credit Union.....	Longmont
Westminster Fellowship Credit Union.....	Westminster
Saint Pius X Credit Union.....	Boulder
Beatrice Credit Union.....	Denver
Cloverleaf Employees Credit Union.....	Englewood
Dow Rocky Flats Employees' Credit Union.....	Denver
Alamosa City and County Credit Union.....	Alamosa
Wonder Credit Union.....	Pueblo
St. Anthony Parish Credit Union.....	Aguilar
Denver Off-Lines Credit Union.....	Denver
No. 7 Retail Clerks Credit Union.....	Denver
RMMTB Credit Union.....	Denver
District No. 2 Nurses' Credit Union.....	Denver
Stemac Employees Credit Union.....	Denver
St. Francis Credit Union.....	Lamar

St. Catherine's Parish Credit Union.....	Denver
Springfield Co-op Credit Union.....	Springfield
St. William Parish Credit Union.....	Ft. Lupton
Pueblo Electrieal Credit Union.....	Pueblo
SpeedKraft Credit Union.....	Denver
Bent Co. School Employees Credit Union.....	Las Animas
C. S. P. U. Credit Union.....	Colorado Springs
Two Blues Credit Union.....	Denver
Petroleum Information Credit Union.....	Denver
The Denver Japanese Credit Union.....	Denver
Consumers Co-op Credit Union.....	Montrose
Mutua Local No. 7 Credit Union.....	Denver
T-H Credit Union.....	Denver

Consumer Finance Companies 1957

AKRON

Akron Loan Company, Inc.

ALAMOSA

General Credit Corporation of Alamosa
Arthur M. Zippodt

ARVADA

American Loan Plan, Inc.
Harvey White Finance Company

AURORA

Associates Loan Company
Century Loan Company of Aurora
Dexter Finanee Company
Finanee Corporation
Household Finanee Corporation
Liberty Loan Corporation of Colorado

BOONE

Rural Loan Company

BOULDER

Allen Enterprises Loans, Inc.
Ameriean Finance Corporation of Boulder
Arnold Motor Company
Consumer Finance Corporation of Boulder
Household Finance Corporation of Boulder
Thomas B. Liston
Loeal Loan Company
E. C. Pickett

BRIGHTON

Frank T. Demaree
W. L. Dent
Stathem Loan Company

BRUSH

R. H. Stenbaek
United States Loan Company

CANON CITY

General Credit Corporation of Canon City
Reserve Finance Company, Inc.

COLORADO SPRINGS

Aetna Finance Company
American Finance Corporation of Colorado Springs
Associates Loan Company
City Loan Company
Consumer Finance Company of Colorado Springs
Federal Services Credit Corporation of Colorado
General Acceptance Company of Colorado
General Credit Corporation of Colorado Springs
General Finance Service
Household Finance Corporation of Colorado Springs
Key Finance
Lincoln Loan Company
Motor Securities Corporation
Joe Newcomer Finance Company
Rio Grande Investment Company
Seaboard Finance Company of Colorado Springs
Securities Credit Corporation
State Finance Company
Ute Finance Company

CORTEZ

The Basin Finance Company

CRAIG

Northwestern Colorado Finance Corporation

DELTA

Consolidated Finance Corporation
Delta Finance Company

DENVER

A & A Finance Company
Acme Finance Company
Admiral Finance Company
Aetna Finance Company
Aetna Finance Company
All Plan Budget Company
Allied Finance Company (Broadway)
Allied Finance Company of Denver
American Finance Corporation
American Finance Corporation of Denver
American Loan Plan, Inc.
Associates Loan Company
Associated Finance, Inc.
Atlas Investment Company
Beacon Finance Company
Beneficial Finance Company of Colorado
Beneficial Finance Company of Denver
Bishop-Kimmell Finance Company
Broadmoor Investment Company
Capitol Hill Finance Corporation
Carson Finance Company
Century Loan Company of Denver
Chieftain Finance Company
Citizens Credit Corporation
Citizens Loan Company
City Investment Company
Civic Loan Company
Clemes Motor Company
Coast to Coast Finance, Loans
Colorado Acceptance Corporation
Colorado Discount Corporation
Colorado Finance Company
Colorado Finance Corporation
Colorado Loan Corporation
Columbia Credit Corporation
Commerce Loan Company of Denver
Commercial Acceptance Company
Commonwealth Finance Company
Community Finance Corporation
Consumer Finance Corporation of Denver
Consumer Finance Corporation
Consumer Finance Corporation of Broadway
Continental Finance Corporation
Credit Service Corporation
Denver Discount Company
Denver Motor Finance Company
Domestic Finance Company
East Side Finance Company

Federal Loans, Inc.
Finance Corporation
Finance Corporation of South Federal
First Finance Company
Flint Finance Company
General Credit Corporation
General Credit Corporation of Denver
James M. Gilday
Glenarm Finance Company
Golden Credit Company
Guardian Finance Co., Inc.
Household Finance Corporation
Household Finance Corporation of Denver
Household Finance Corporation of Denver
Ideal Finance Association
The Insurance Finance Company
Intermountain Credit Company
Interstate Securities Company
Lee Finance Company
Leeman Finance Company
Liberty Loan Corporation of Colorado
Liberty Loan Corporation of Lakeside
Local Loan Company
M & S Investment Company
Alfred Evans Markland
Mayflower Finance Company
Mead Auto & Finance Company
Morr Loan Company
Mountain Finance Company
Murphy Finance Company of Denver
Mutual Finance Service
National Motor Finance Corporation
North Denver Finance Company
Northwestern Loan & Investment Company
Peterson & Deter Auto Sales & Finance
The Pomeranz Company
Postal Finance Company
Postal Finance Company
Preferred Finance Company
Public Finance Corporation of Denver No. 1
Retail Finance Company
Retail Finance Corporation
Santa Fe Finance Company
Seaboard Finance Company of Denver, Inc.
Seaboard Finance Company of Denver, Inc.
Seaboard Finance Company of Denver, Inc. Two
Seaboard Finance Company of Denver, Inc. Three
Seaboard Finance Company of Denver, Inc. Five
Securities Credit Corporation
Service Loan Corporation

Sherman Finance
Standard Finance Company
State Finance Company
State Finance Company
State Finance Company of Colorado
Strevell-Paterson Finance Company, Inc.
Thrift Finance Company
Time Credit, Inc.
Time Credit of North Denver, Inc.
Trailer Finance and Insurance Company
United Finance Company
United Loan Company
Universal C.I.T. Credit Corporation
Valley Finance Company
West Denver Finance Company
West Side Auto Sales
The Whitehead Loan Company

DERBY

Derby Loan Company

DOLORES

American Finance & Insurance, Inc.

DOVE CREEK

Southwestern General Finance Corporation

DURANGO

E-Z Credit Corporation
Intermountain Finance Company
Pacific Finance Loans
Securities Credit Corporation
Turner Securities
Western Collectors, Inc.

EDGEWATER

Sheridan Loan & Investment Corporation

ENGLEWOOD

Aaron Mosko Motor Company
Admiral Finance Company
Century Loan Company of Englewood
Englewood-Colorado Finance Corporation
Industrial Finance Company
Liberty Loan Corporation
Local Loan Company
Seaboard Finance Company of Denver, Inc. Four
Securities Credit Corporation

EVERGREEN

Western Loan Company

FORT COLLINS

Kissock and Cram, Inc.

Ft. Collins Finance Company

General Credit Corporation of Ft. Collins

Household Finance Corporation of Ft. Collins.

Pacific Finance Loans

Securities Credit Corporation

FORT LUPTON

Herbert L. Dent

FORT MORGAN

Aladdin Enterprises

Berryhill Finance Company

Finance Corporation

R. H. Stenback

GRAND JUNCTION

Aetna Finance Company

Baker Finance Company

Citizens Finance Company

D & R G Mutual Loan Association

Home Loan & Investment Company

Household Finance Corporation of Grand Junction

Monument Credit Corporation

Pacific Finance Loans

Peoples Acceptance Corporation

Securities Credit Corporation

Strevell-Paterson Finance Company

GREELEY

Aetna Finance Company

Beneficial Finance Company of Greeley

City Finance Company

General Credit Corporation of Greeley

Greeley Finance Company

Kinney Loan & Finance Company

Pacific Finance Loans

Securities Credit Corporation

GUNNISON

Gunnison Finance Company

HENDERSON

Arthur J. Thompson

LA JUNTA

General Credit Corporation of La Junta
Mullins Finance Company

LAKEWOOD

Allied Finance Company of Lakewood
American Loan Plan, Inc.
Associates Loan Company
Century Loan Company of Lakewood
Community Finance Corporation of Lakewood
H. H. Hankins Finance Company
Lakewood Auto Finance Company
Pacific Finance Loans
Suburban Finance Company

LAMAR

Fugit Finance Company
Havens Loan Company
Valley Loan Association

LAS ANIMAS

Charlotte M. Cox

LEADVILLE

Peoples Acceptance Corporation

LITTLETON

Columbine Finance Company
Finance Corporation

LONGMONT

Central Finance Corporation
Kinney Finance Company
Motor Investment Company.
Power Investment Company

LOVELAND

General Credit Corporation of Loveland
Loveland Loan Company

LIMON

Lincoln Acceptance, Inc.

MANCOS

Mancos Finance Company

MEEKER

Central Finance Company

MONTROSE

Chipeta Finance Company

Mountain Credit

Montrose Finance Company

Western Finance Company

PAONIA

Western Credit Corporation

PUEBLO

Admiral Finance Company

Aetna Finance Company

American Finance Corporation of Pueblo

Asco Loan Company

Associates Loan Company

B-I-C, Inc.

City Loan

Colorado Lease and Investment Company, Inc.

Commerce Loan Company of Colorado

Community Credit Company

Consumer Finance Corporation of Pueblo

Farmers Acceptance Corporation

Fidelity Finance Company

General Credit Corporation of Pueblo

Household Finance Corporation

Liberty Loan Corporation of Colorado

Local Loan Company

Personal Finance Company of Pueblo

Public Finance Corporation of Pueblo No. 1

Public Finance Corporation of Pueblo No. 2

Pueblo Loan & Finance Company

Seaboard Finance Company of Pueblo

Seaboard Finance Company of Pueblo, Two

Securities Credit Corporation

Southern Colorado Acceptance Corporation

Strevell-Paterson Finance Company, Inc.

Universal C.I.T. Credit Company

RIFLE

Rifle Industries, Inc.

SALIDA

Chaffee County Finance Company

Salida Finance Company

SPRINGFIELD

Baca County Finance Company

STEAMBOAT SPRINGS

Northwestern Colorado Finance Corporation

STERLING

American Loan Plan, Inc.

Securities Credit Corporation

Sterling Investment Company

TRINIDAD

Bennett Agency & Finance Company

Fidelity Finance Company of Trinidad

General Credit Corporation of Trinidad

Trinidad Credit Company

WALSENBURG

Charles A. Anderson

Paul Krier

WESTMINSTER

Community Finance Corporation of Westminster

ABSTRACT OF ALL BANKS AND TRUST COMPANIES UNDER SUPERVISION OF STATE BANK COMMISSIONER

RESOURCES	June 30, 1957 82 Banks	Dec. 31, 1957 82 Banks
Cash, balances with other banks, including reserve balances and cash items in process of collection	\$109,457,992.63	\$139,177,109.67
United States Government obligations, direct and guaranteed	163,967,896.70	165,330,393.78
Obligations of states and political subdivisions	22,460,442.84	23,224,209.89
Other Bonds, Notes and Debentures	1,157,734.44	1,787,515.86
Corporate stocks (including stock of Federal Reserve Bank)	422,266.00	432,185.00
Loans and Discounts (including overdrafts) ..	233,274,241.66	242,453,752.82
Bank premises owned	2,173,008.46	2,671,633.77
Furniture and Fixtures	1,912,286.38	1,866,397.05
Real Estate owned other than bank premises ..	282,788.85	250,717.42
Investments and other assets indirectly representing bank premises or other real estate ..	170,215.52	225,382.29
Other Assets	2,368,078.13	2,592,495.02
Total Assets	\$537,646,951.61	\$580,011,792.57
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$260,679,678.22	\$296,967,298.52
Time deposits of individuals, partnerships, and corporations	129,543,221.17	138,469,993.02
Deposits of United States Government (including postal savings)	8,616,189.29	7,970,121.49
Deposits of states and political subdivisions ..	57,575,294.43	50,563,074.74
Deposits of Banks	20,698,046.51	27,935,402.67
Other Deposits (certified and officers' checks, etc.)	4,236,878.36	8,527,144.65
Total Deposits	\$481,349,307.98	\$530,433,035.09
Bills payable, rediscounts and other liabilities for borrowed money	7,525,000.00	300,000.00
Other Liabilities	9,480,732.45	8,601,440.98
CAPITAL ACCOUNTS		
Capital	\$ 15,242,500.00	\$ 15,402,500.00
Surplus	14,819,000.00	15,638,000.00
Undivided Profits	8,826,256.08	9,179,648.32
Reserves	404,155.10	457,168.18
Total Capital Accounts	\$ 39,291,911.18	\$ 40,677,316.50
Total Liabilities and Capital Accounts	\$537,646,951.61	\$580,011,792.57
Percentage of Total Capital to Total Assets ..	7.01%	
Percentage of Total Capital to Total Deposits ..	7.67%	
Cash reserves to Total Deposits	26.24%	
Percentage of Assets in Cash and Sight Exchange		24.00%
Percentage of Assets in U. S. Government Obligations		28.70%
Percentage of Assets in Other Bonds and Securities		4.00%
Percentage of Assets in Loans and Discounts ..		42.00%
Percentage of Assets in Banking House50%
Percentage of Assets in Furniture and Fixtures32%
Percentage of Assets in Other Assets48%
Percentage of Liabilities in Deposits		91.46%
Percentage of Liabilities in Other Liabilities ..		1.49%
Percentage of Liabilities in Capital		2.67%
Percentage of Liabilities in Surplus		2.71%
Percentage of Liabilities in Undivided Profits and Reserves		1.67%
Increase in resources since June 30, 1951		\$42,364,840.96
Increase in deposits since June 30, 1951		49,083,727.11
Increase in capital since June 30, 1951		160,000.00

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1957

W. Lucas Woodall, President; Marguerite Chalfant, Vice-President;

L. G. Speckman, Cashier.

DIRECTORS FOR 1957

Lila Woodall, W. Lucas Woodall, Marguerite Chalfant, L. M. Elisha,

Alton Beck.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 194,379.65	\$ 277,684.90
United States Government obligations, direct and guaranteed	673,000.00	662,000.00
Obligations of States and political subdivisions..	243,536.40	294,622.56
Other bonds, notes, and debentures	2,000.00	2,000.00
Loans and discounts (including overdrafts)	438,523.94	396,428.07
Bank premises owned	6,750.00	6,000.00
Furniture and Fixtures	4,770.00	6,500.00
Total Assets	\$ 1,562,959.99	\$ 1,645,235.53
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 667,638.70	\$ 702,157.23
Time deposits of individuals, partnerships, and corporations	389,318.45	389,340.48
Deposits of United States Government (including postal savings)	10,629.94	11,866.66
Deposits of States and political subdivisions....	357,542.84	396,679.94
Other deposits (certified and officers' checks, etc.)	10,546.10	5,998.50
Total Deposits	\$ 1,435,676.03	\$ 1,506,042.81
Other liabilities	33,264.50	38,134.00
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	60,000.00	75,000.00
Undivided profits	9,019.46	1,058.72
Total Capital Accounts	\$ 94,019.46	\$ 101,058.72
Total Liabilities and Capital Accounts	\$ 1,562,959.99	\$ 1,645,235.53

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1957

W. L. Hazlett, President; J. K. Hazlett, A. J. Dreiling, Vice-Presidents; H. J. Fash, Cashier; John Modrein, Assistant Cashier; Chas. B. Tuller, Assistant Vice-President.

DIRECTORS FOR 1957

W. L. Hazlett, J. K. Hazlett, C. E. Childs, C. B. Strait, Forrest Ross, D. W. Plumb, George E. Friend, R. H. Rackett.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,158,174.72	\$ 1,299,074.29
United States Government obligations, direct and guaranteed	3,585,498.15	2,975,627.68
Obligations of States and political subdivisions..	257,615.61	247,956.07
Loans and discounts (including overdrafts).....	2,535,123.66	2,612,681.53
Bank premises owned	21,500.00	19,000.00
Furniture and Fixtures	44,715.65	41,000.00
Other assets	301.73	250.84
Total Assets	\$ 7,602,929.52	\$ 7,195,590.37

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,334,569.84	\$ 4,296,321.87
Time deposits of individuals, partnerships, and corporations	1,339,395.78	1,360,915.19
Deposits of United States Government (including postal savings)	57,581.28	53,866.98
Deposits of States and political subdivisions	1,242,678.33	882,438.15
Deposits of banks	33,243.21	14,357.68
Other deposits (certified and officers' checks, etc.)	115,018.75	60,676.52
Total Deposits	\$ 7,122,487.19	\$ 6,667,676.39
Other liabilities	62,021.91	97,538.72

CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	150,000.00	150,000.00
Undivided profits	68,420.42	80,375.26
Total Capital Accounts	\$ 418,420.42	\$ 430,375.26
Total Liabilities and Capital Accounts	\$ 7,602,929.52	\$ 7,195,590.37

Certificate Issued April 24, 1957

No. 463

THE PEOPLES BANK, AURORA

(Adams County)

OFFICERS FOR 1957

H. J. Bleakley, President; Fred L. Rees, Vice-President and Secretary; J. A. Mathis, Cashier; L. G. Krieger, Assistant Cashier.

DIRECTORS FOR 1957

H. J. Bleakley, E. B. Jeppesen, J. Richard Naylor, Robert M. Stanely, Arthur W. Loerke, Fred L. Rees.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 253,535.23	\$ 448,546.35
United States Government obligations, direct and guaranteed		345,096.92
Loans and discounts (including overdrafts)		661,791.07
Bank premises owned		10,596.29
Furniture and Fixtures		20,072.86
Other assets		3,208.52
Total Assets	\$ 253,535.23	\$ 1,489,312.01

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,535.23	\$ 609,814.24
Time deposits of individuals, partnerships, and corporations		189,361.80
Deposits of United States Government (including postal savings)		60,327.06
Deposits of States and political subdivisions		224,569.79
Other deposits (certified and officers' checks, etc.)		23,864.34
Total Deposits	\$ 3,535.23	\$ 1,107,937.23
Other liabilities		2,002.50

CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 210,000.00
Surplus	50,000.00	70,000.00
Undivided profits	50,000.00	99,372.28
Total Capital Accounts	\$ 250,000.00	\$ 379,372.28
Total Liabilities and Capital Accounts	\$ 253,535.23	\$ 1,489,312.01

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1957

E. K. Hilton, President; J. L. Baily, Executive Vice-President; G. B. McKinley, Vice-President; E. D. Seymour, Cashier-Secretary; Richard L. Dunn, C. J. Jorgenson, Salmone S. Taylor, Hazel Hamrick, Assistant Cashiers.

DIRECTORS FOR 1957

J. Perry Bartlett, H. S. Evans, E. K. Hilton, Clarence L. Ireland, H. Reginald Platts, F. B. Schroeder, C. Flint Smith.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 726,727.69	\$ 1,699,069.79
United States Government obligations, direct and guaranteed	2,272,900.01	2,433,726.48
Obligations of States and political subdivisions	134,746.70	138,600.66
Loans and discounts (including overdrafts)	2,996,823.94	3,037,809.74
Bank premises owned	111,873.98	100,000.00
Furniture and Fixtures	49,348.95	44,899.68
Total Assets	\$ 6,292,421.27	\$ 7,454,106.35

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,448,657.08	\$ 3,553,014.24
Time deposits of individuals, partnerships, and corporations	1,630,958.32	1,901,583.80
Deposits of United States Government (including postal savings)	46,904.81	79,830.16
Deposits of States and political subdivisions	644,801.61	694,810.11
Deposits of banks	17,822.84	1,762.50
Other deposits (certified and officers' checks, etc.)	33,432.72	753,465.95
Total Deposits	\$ 5,822,577.38	\$ 6,984,466.76
Other liabilities	83,268.79	96,827.26

CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	116,000.00	121,000.00
Undivided profits	120,575.10	101,812.33
Total Capital Accounts	\$ 386,575.10	\$ 372,812.33
Total Liabilities and Capital Accounts	\$ 6,292,421.27	\$ 7,454,106.35

Certificate Issued October 17, 1932

No. 428

THE FIRST BANK OF BRIGHTON, BRIGHTON

(Adams County)

OFFICERS FOR 1957

Leslie L. Sayre, President; George A. Gribble, Vice-President; H. R. Backman, Jr., Vice-President and Cashier; John A. Munger, Assistant Vice-President; Gary E. Jensen, Assistant Cashier; Wm. Hedges Robinson, Jr., Secretary.

DIRECTORS FOR 1957

Wm. Hedges Robinson, Jr., Leslie L. Sayre, P. X. Daniels, Charles A. Taylor.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,385,377.28	\$ 1,589,634.60
United States Government obligations, direct and guaranteed	2,887,706.55	2,853,317.91
Obligations of States and political subdivisions..	14,700.00	14,700.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts).....	1,690,112.26	1,399,589.31
Furniture and Fixtures	23,114.10	23,755.32
Other assets	7,414.25	2,231.70
Total Assets	\$ 6,017,424.44	\$ 5,892,228.84

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,693,580.85	\$ 3,593,954.17
Time deposits of individuals, partnerships, and corporations	586,467.09	722,861.68
Deposits of United States Government (including postal savings)	35,418.84	45,278.33
Deposits of States and political subdivisions....	2,267,523.57	1,130,615.21
Other deposits (certified and officers' checks, etc.)	48,039.27	15,957.39
Total Deposits	\$ 5,631,029.62	\$ 5,508,666.78
Other liabilities	49,053.60	55,297.66

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 200,000.00
Surplus	200,000.00	100,000.00
Undivided profits	37,341.22	28,264.40
Total Capital Accounts	\$ 337,341.22	\$ 326,264.40
Total Liabilities and Capital Accounts	\$ 6,017,424.44	\$ 5,892,228.84

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1915

John M. Needham, President; W. M. Watrous, Executive Vice-President; Alonzo Petteys, Vice-President; Harold L. Albert, Cashier; John J. Higgins, Assistant Cashier; Robert U. Hansen, Auditor and Trust Officer.

DIRECTORS FOR 1915

J. H. Bloedorn, Sr., Robert U. Hansen, Daniel Kjeldgaard, John M. Needham, Alonzo Petteys, Robert Petteys, Wm. B. Paynter, Jr., W. M. Watrous.

RESOURCES	June 30, 1915	Dec. 31, 1915
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 703,544.88	\$ 1,476,044.58
United States Government obligations, direct and guaranteed	783,670.25	733,839.10
Obligations of States and political subdivisions..	89,000.00	97,418.61
Other bonds, notes and debentures		80,000.00
Loans and discounts (including overdrafts).....	1,889,224.64	1,928,423.35
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 3,465,440.77	\$ 4,315,726.64

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,749,848.11	\$ 2,564,853.56
Time deposits of individuals, partnerships, and corporations	787,917.16	868,631.35
Deposits of United States Government (including postal savings)	13,454.00	33,854.04
Deposits of States and political subdivisions....	374,202.12	312,960.45
Other deposits (certified and officers' checks, etc.)	87,985.08	61,288.61
Total Deposits	\$ 3,013,406.47	\$ 3,841,588.01

CAPITAL ACCOUNTS

Capital	\$ 150,000.00	\$ 150,000.00
Surplus	250,000.00	250,000.00
Undivided profits	52,034.30	74,138.63
Total Capital Accounts	\$ 452,034.30	\$ 474,138.63
Total Liabilities and Capital Accounts.....	\$ 3,465,440.77	\$ 4,315,726.64

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1957

George D. Tubbs, Jr., President; John C. Penny, Vice-President; L. L. Reinecker, Executive Vice-President; Willard Gross, Cashier; Willis K. Cline, Assistant Cashier.

DIRECTORS FOR 1957

George D. Tubbs, Jr., L. L. Reinecker, Gene W. Penny, Willard Gross, Willis K. Cline.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 989,480.07	\$ 568,270.92
United States Government obligations, direct and guaranteed	1,040,320.00	910,607.50
Other bonds, notes, and debentures	3,920.00	
Corporate stocks (including stock of Federal Reserve Bank)		3,920.00
Loans and discounts (including overdrafts)....	1,025,680.80	1,403,965.15
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Other assets	8,154.43	4,008.97
Total Assets	\$ 3,067,557.30	\$ 2,890,774.54

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,133,591.44	\$ 2,027,517.07
Time deposits of individuals, partnerships, and corporations	411,372.98	401,174.72
Deposits of United States Government (including postal savings)	9,002.24	3,203.19
Deposits of States and political subdivisions....	146,690.23	73,284.84
Other deposits (certified and officers' checks, etc.)	77,581.56	62,462.98
Total Deposits	\$ 2,778,238.45	\$ 2,567,642.80

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	89,318.85	123,131.74
Total Capital Accounts	\$ 289,318.85	\$ 323,131.74
Total Liabilities and Capital Accounts.....	\$ 3,067,557.30	\$ 2,890,774.54

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1957

W. L. Best, President; Hugh Best, Vice-President; John E. Miller, Cashier-Secretary; Bernice E. Diedrich, Assistant Cashier.

DIRECTORS FOR 1957

Hugh C. Best, W. L. Best, John E. Miller, Leslie L. Sayre, Noah Diedrich.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 115,004.45	\$ 128,352.98
United States Government obligations, direct and guaranteed	232,059.71	291,569.96
Obligations of States and political subdivisions..	16,983.99	16,983.99
Loans and discounts (including overdrafts)	363,425.46	399,711.70
Bank premises owned	1,001.00	901.00
Furniture and Fixtures	656.60	800.00
Total Assets	\$ 729,131.21	\$ 838,319.63

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 333,971.12	\$ 400,836.92
Time deposits of individuals, partnerships, and corporations	145,217.33	169,571.71
Deposits of United States Government (including postal savings)	3,811.90	4,468.15
Deposits of States and political subdivisions	164,927.69	166,483.45
Deposits of banks		10,472.01
Other deposits (certified and officers' checks, etc.)	133.93	133.93
Total Deposits	\$ 648,061.97	\$ 751,966.17
Other liabilities	508.00	3,036.71

CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	35,000.00	42,000.00
Undivided profits	20,561.24	16,316.75
Total Capital Accounts	\$ 80,561.24	\$ 83,316.75
Total Liabilities and Capital Accounts.....	\$ 729,131.21	\$ 838,319.63

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1957

J. O. Phillips, President; A. L. Pieper, Vice-President; H. K. Fosha, Cashier;
John L. Pieper, Assistant Cashier.

DIRECTORS FOR 1957

J. O. Phillips, A. L. Pieper, H. K. Fosha, Lester Mitchell.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 333,194.64	\$ 243,914.23
United States Government obligations, direct and guaranteed	871,316.03	1,081,805.68
Obligations of States and political subdivisions..	43,000.00	204,991.91
Loans and discounts (including overdrafts)....	992,135.49	943,702.73
Bank premises owned	1.00	1.00
Furniture and Fixtures	5,000.00	4,500.00
Total Assets	\$ 2,244,647.16	\$ 2,478,915.55

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 921,735.52	\$ 1,191,340.70
Time deposits of individuals, partnerships, and corporations	874,705.27	934,099.07
Deposits of United States Government (including postal savings)	10,687.87	8,723.95
Deposits of States and political subdivisions	261,057.47	165,681.93
Other deposits (certified and officers' checks, etc.)	2,840.91	7,185.35
Total Deposits	\$ 2,071,027.04	\$ 2,307,031.00

CAPITAL ACCOUNTS

Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided Profits	73,620.12	71,884.55
Total Capital Accounts	\$ 173,620.12	\$ 171,884.55
Total Liabilities and Capital Accounts	\$ 2,244,647.16	\$ 2,478,915.55

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1957

P. S. Miller, President; W. C. Buboltz, Vice-President and Cashier; R. G. Oliver,
Assistant Cashier.

DIRECTORS FOR 1957

P. S. Miller, J. E. Miller, W. C. Buboltz.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 290,643.39	\$ 318,524.90
United States Government obligations, direct and guaranteed	895,921.88	1,005,843.76
Obligations of States and political subdivisions..	3,967.00	3,967.00
Other bonds, notes, and debentures	25,000.00	25,000.00
Loans and discounts (including overdrafts)....	964,042.29	1,056,250.89
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Other assets		304.35
Total Assets	\$ 2,179,576.56	\$ 2,409,892.90

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 978,002.16	\$ 1,107,311.40
Time deposits of individuals, partnerships, and corporations	434,835.48	566,561.36
Deposits of United States Government (including postal savings)	26,000.53	27,644.18
Deposits of States and political subdivisions....	512,635.70	456,275.29
Other deposits (certified and officers' checks, etc.)	15,908.12	23,057.38
Total Deposits	\$ 1,967,381.99	\$ 2,180,849.61

CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	60,000.00	75,000.00
Undivided profits	102,194.57	104,043.29
Total Capital Accounts	\$ 212,194.57	\$ 229,043.29
Total Liabilities and Capital Accounts	\$ 2,179,576.56	\$ 2,409,892.90

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1957

Victor Weed, President; Leona Weed, Vice-President and Cashier.

DIRECTORS FOR 1957

Irvin M. Bricker, John E. Sexson, Emil Rehfeld, Leona Weed, Victor Weed.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 985,288.58	\$ 534,418.66
United States Government obligations, direct and guaranteed	428,000.00	428,000.00
Loans and discounts (including overdrafts)	496,128.47	713,761.38
Bank premises owned	1,500.00	1,500.00
Furniture and Fixtures	2,000.00	2,000.00
Total Assets	\$ 1,912,917.05	\$ 1,679,680.04

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,226,268.42	\$ 982,084.32
Time deposits of individuals, partnerships, and corporations	375,328.47	368,708.27
Deposits of United States Government (including postal savings)	2,078.00	8,806.80
Deposits of States and political subdivisions	163,343.91	149,669.68
Other deposits (certified and officers' checks, etc.)		24,057.15
Total Deposits	\$ 1,767,018.80	\$ 1,533,326.22

CAPITAL ACCOUNTS

Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	45,898.25	46,353.82
Total Capital Accounts	\$ 145,898.25	\$ 146,353.82
Total Liabilities and Capital Accounts	\$ 1,912,917.05	\$ 1,679,680.04

Certificate Issued January 26, 1953

No. 454

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1957

Winford Griffin, President; Kenneth F. Heizer, Vice-President and Cashier;
 Will E. Briscoe, Caywood B. Lindsey, Ray O. Shawen, Vice-Presidents; Noble
 P. Andersen, Nell Muns, Assistant Cashiers.

DIRECTORS FOR 1957

Winford Griffin, Rush Appleman, Kenneth D. Brookhart, Kenneth F. Heizer,
 Ira L. Hofer, Caywood B. Lindsey, Lewis M. Poe, Howard E. Reader.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 652,943.88	\$ 653,181.45
United States Government obligations, direct and guaranteed	814,065.56	968,484.29
Obligations of States and political subdivisions..	276,495.43	308,457.39
Other bonds, notes, and debentures	10,000.00	17,125.37
Corporate stocks (including stock of Federal Reserve Bank)	1.00	
Loans and discounts (including overdrafts).....	2,365,074.78	2,631,154.87
Furniture and Fixtures	63,324.35	60,861.02
Real estate owned other than bank premises.....	11,659.19	11,705.71
Other assets	3,750.00	3,000.00
Total Assets	\$ 4,197,314.19	\$ 4,653,970.10

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,347,562.20	\$ 2,694,170.19
Time deposits of individuals, partnerships, and corporations	805,732.23	808,574.45
Deposits of United States Government (including postal savings)	104,839.63	100,641.89
Deposits of States and political subdivisions.....	250,505.00	245,642.44
Other deposits (certified and officers' checks, etc.)	58,358.71	99,931.58
Total Deposits	\$ 3,566,997.77	\$ 3,948,960.55
Bills repayable, rediscounts, and other liabilities for borrowed money	125,000.00	200,000.00
Other liabilities	78,675.70	49,560.29

CAPITAL ACCOUNTS

Capital	\$ 200,000.00	\$ 200,000.00
Surplus	135,000.00	175,000.00
Undivided profits	91,640.72	80,449.26
Total Capital Accounts	\$ 426,640.72	\$ 455,449.26
Total Liabilities and Capital Accounts	\$ 4,197,314.19	\$ 4,653,970.10

Certificate Issued March 21, 1908

No. 20

THE COLORADO COMMERCIAL & SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1957

Walter E. Cosgriff, Chairman of Board; Claude L. Stout, President; I. W. Stimits, Executive Vice-President and Trust Officer; J. C. Culley, W. E. Willett, Vice-Presidents; O. N. Brathovde, Cashier and Assistant Trust Officer; M. J. Griffin, B. W. Dougherty, P. H. Jones, Assistant Vice-Presidents; Frances M. Whyte, Assistant Vice-President and Assistant Trust Officer; A. J. Kieffer, J. D. Schroeder, R. H. Wynne, Assistant Cashiers.

DIRECTORS FOR 1957

Walter E. Cosgriff, O. N. Brathovde, J. C. Culley, George L. Dern, L. C. Slothower, Jr., I. W. Stimits, Sr., Claude L. Stout, A. W. Van Lopik, W. E. Willett.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,587,132.13	\$ 1,339,063.36
United States Government obligations, direct and guaranteed	1,477,315.50	2,130,215.50
Obligations of States and political subdivisions..	667,309.61	622,776.06
Loans and discounts (including overdrafts)	4,551,491.57	4,389,866.75
Bank premises owned	99,040.90	91,140.90
Furniture and Fixtures	71,168.34	69,327.53
Other assets	15,436.99	25,370.84
Total Assets	\$ 8,468,895.04	\$ 8,667,760.94
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,203,153.89	\$ 4,639,249.94
Time deposits of individuals, partnerships, and corporations	2,602,182.80	2,868,203.63
Deposits of United States Government (including postal savings)	88,188.51	138,149.09
Deposits of States and political subdivisions.....	379,954.13	118,123.15
Deposits of banks	149,560.26	182,006.68
Other deposits (certified and officers' checks, etc.)	101,789.15	109,219.24
Total Deposits	\$ 7,524,828.74	\$ 8,054,951.73
Bills repayable, rediscounts, and other liabilities for borrowed money	300,000.00	
Other liabilities	182,755.46	168,672.23
CAPITAL ACCOUNTS		
Capital	\$ 225,000.00	\$ 225,000.00
Surplus	196,000.00	205,000.00
Undivided profits	40,310.84	14,136.98
Total Capital Accounts	\$ 451,310.84	\$ 444,136.98
Total Liabilities and Capital Accounts	\$ 8,468,895.04	\$ 8,667,760.94

Certificate Issued June 17, 1957

No. 464

PIKES PEAK BANK OF COMMERCE, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1957

W. L. Schafroth, President; H. O. Roberson, Cashier; Wm. L. Liggett, Vice-President; Herbert N. Sheer, Assistant Cashier.

DIRECTORS FOR 1957

H. O. Roberson, W. L. Schafroth, Wm. L. Liggett, C. Harry Blunt, J. Waldo Dyck, Wm. C. Henderson, Wm. E. Inglis, Emil Clarke, Wm. A. Osborne.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 303,328.63	\$ 288,302.74
United States Government obligations, direct and guaranteed	148,907.96	492,057.25
Loans and Discounts (including overdrafts)		391,592.54
Furniture and Fixtures	3,271.61	48,358.24
Other assets	1,869.85	
Total Assets	\$ 457,378.05	\$ 1,220,310.77
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 52,666.18	\$ 605,988.13
Time deposits of individuals, partnerships, and corporations	3,029.87	166,329.95
Deposits of United States Government (including postal savings)		11,412.92
Deposits of States and political subdivisions, ...		40,043.29
Other deposits (certified and officers' checks, etc.)		9,986.28
Total Deposits	\$ 55,696.05	\$ 833,760.57
Other liabilities	1,682.00	5,112.17
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	160,000.00	160,000.00
Undivided profits	40,000.00	21,438.03
Total Capital Accounts	\$ 400,000.00	\$ 381,438.03
Total Liabilities and Capital Accounts	\$ 457,378.05	\$ 1,220,310.77

Certificate Issued May 15, 1926

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1957

R. N. Usher, President; W. V. Dunlap, Executive Vice-President and Cashier;
 Jack Hawkins, C. C. McAfee, A. Wayne Denny, Vice Presidents; Paula Slavens,
 Bert C. Ray, R. N. Usher, Jr., Assistant Cashiers.

DIRECTORS FOR 1957

W. V. Dunlap, A. Wayne Denny, Jack Hawkins, C. C. McAfee, Dan O'Laurie,
 Pauline Usher, R. N. Usher, R. N. Usher, Jr.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,748,790.42	\$ 1,555,988.04
United States Government obligations, direct and guaranteed	2,147,850.80	2,632,632.00
Obligations of States and political subdivisions..	31,533.79	173,982.11
Loans and discounts (including overdrafts)	2,607,678.14	3,171,550.12
Bank premises owned	110,000.00	100,000.00
Furniture and Fixtures	38,500.00	28,500.00
Real estate owned other than bank premises ...	1.00	1.00
Other assets	35,317.40	16,175.26
Total Assets	\$ 6,719,671.55	\$ 7,678,828.53

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,146,171.51	\$ 4,996,379.66
Time deposits of individuals, partnerships, and corporations	1,637,410.84	1,908,056.46
Deposits of United States Government (including postal savings)	16,961.91	19,750.21
Deposits of States and political subdivisions....	411,503.11	316,705.07
Deposits of banks	92,032.03	17,040.50
Other deposits (certified and officers' checks, etc.)	81,629.28	54,839.33
Total Deposits	\$ 6,385,708.68	\$ 7,312,771.23

CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	100,000.00	150,000.00
Undivided profits	83,962.87	66,057.30
Total Capital Accounts	\$ 333,962.87	\$ 366,057.30
Total Liabilities and Capital Accounts	\$ 6,719,671.55	\$ 7,678,828.53

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1957

John C. Ellis, President; L. S. Wyman, Vice-President; F. R. Montgomery,
Cashier; George E. Swanson, Assistant Cashier.

DIRECTORS FOR 1957

C. P. Brennan, John C. Ellis, F. R. Montgomery, F. M. Pleasant, George E.
Swanson, Charles R. Gentry, L. S. Wyman.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including re- serve balances, and cash items in process of collection	\$ 879,228.58	\$ 784,926.15
United States Government obligations, direct and guaranteed	2,018,846.89	\$ 3,209,758.89
Obligations of States and political subdivisions..	376,161.60	447,782.12
Other bonds, notes, and debentures	50,000.00	50,000.00
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,451,959.84	1,171,818.92
Furniture and Fixtures	3,413.82	1.00
Other assets	507.02	12,521.44
Total Assets	\$ 4,786,117.75	\$ 5,682,808.52

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,853,199.71	\$ 3,820,467.05
Time deposits of individuals, partnerships, and corporations	853,361.71	973,403.62
Deposits of United States Government (including postal savings)	38,011.09	55,872.77
Deposits of States and political subdivisions	666,792.79	424,693.57
Other deposits (certified and officers' checks, etc.)	58,877.32	71,038.40
Total Deposits	\$ 4,470,242.62	\$ 5,345,475.41
Other liabilities	28,989.40	49,943.28

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	6,885.73	7,389.83
Reserves (and retirement account for preferred capital)	80,000.00	80,000.00
Total Capital Accounts	\$ 286,885.73	\$ 287,389.83
Total Liabilities and Capital Accounts	\$ 4,786,117.75	\$ 5,682,808.52

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1937

John J. Berry, President; John Reason, Executive Vice-President; William J. Tracy, Cashier; Eugene W. Woodke, Assistant Cashier.

DIRECTORS FOR 1937

John J. Berry, Richard E. Conour, John Reason, Alex Colville,
Howard M. Rupp.

RESOURCES	June 30, 1937	Dec. 31, 1937
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 371,697.44	\$ 469,478.67
United States Government obligations, direct and guaranteed	464,497.00	589,705.00
Obligations of States and political subdivisions..	24,982.50	24,982.50
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00
Loans and discounts (including overdrafts).....	508,523.64	465,845.32
Bank premises owned	1,035.58	1,255.66
Furniture and Fixtures	3,307.23	3,013.88
Total Assets	\$ 1,376,293.39	\$ 1,556,531.03

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 863,411.29	\$ 1,007,799.41
Time deposits of individuals, partnerships, and corporations	71,457.33	67,311.51
Deposits of United States Government (including postal savings)	1,925.00	2,725.00
Deposits of States and political subdivisions....	304,687.63	329,115.02
Other deposits (certified and officers' checks, etc.)	6,689.76	10,861.99
Total Deposits	\$ 1,248,171.01	\$ 1,417,812.93

CAPITAL ACCOUNTS

Capital	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00
Undivided profits	53,122.38	63,718.10
Total Capital Accounts	\$ 128,122.38	\$ 138,718.10
Total Liabilities and Capital Accounts	\$ 1,376,293.39	\$ 1,556,531.03

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1957

Melvin Springer, Sr., Chairman of Board; Melvin Springer, Jr., President; L. J. Springer, Vice-President and Assistant Cashier; R. C. Raber, Vice-President; R. E. Blaine, Cashier; Stella Snoddy, Assistant Cashier

DIRECTORS FOR 1957

Melvin Springer, Sr., Melvin Springer, Jr., L. J. Springer, R. C. Raber,
Chas. E. Parker.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,060,273.86	\$ 1,190,471.69
United States Government obligations, direct and guaranteed	2,287,110.81	2,165,994.00
Obligations of States and political subdivisions..	385,422.50	410,047.40
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,091,773.34	2,388,071.20
Bank premises owned	13,910.00	13,410.00
Furniture and Fixtures	23,753.21	26,000.00
Other Assets	29,503.72	14,403.80
Total Assets	\$ 5,900,747.44	\$ 6,217,398.09

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 3,848,721.81	\$ 4,199,722.42
Time deposits of individuals, partnerships, and corporations	1,003,669.56	1,053,493.16
Deposits of United States Government (including postal savings)	34,920.60	28,347.92
Deposits of States and political subdivisions....	527,167.58	452,716.72
Other deposits (certified and officers' checks, etc.)	6,859.70	29,291.51
Total Deposits	\$ 5,421,339.25	\$ 5,763,571.73
Other liabilities	42,057.64	28,586.06

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00
Undivided profits	137,350.55	125,240.30
Total Capital Accounts	\$ 437,350.55	\$ 425,240.30
Total Liabilities and Capital Accounts	\$ 5,900,747.44	\$ 6,217,398.09

Certificate Issued September 1, 1953

No. 457

BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1957

George F. Rock, President; Robert C. Wade and H. C. Denny, Vice-Presidents; George M. Clark, Vice-President and Cashier; Merle M. Owens, William L. White, J. O. Bagstad, Assistant Vice-Presidents; L. H. Lindemann, Auditor; William G. Moore, Controller; Jennings N. Nelson, Donald J. Pierce, Assistant Cashiers; Vivian L. Whitmore, Vault Officer.

DIRECTORS FOR 1957

H. C. Denny, Walter C. Emery, Robert A. Gallbasin, Albert Giesecke, Gail L. Ireland, R. J. Lawrence, George F. Rock, James A. Savage, Ben F. Stapleton, Jr., Russell H. Volk, Robert C. Wade.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 975,730.05	\$ 1,109,348.95
United States Government obligations, direct and guaranteed	2,061,934.51	1,918,634.35
Obligations of States and political subdivisions..	623,607.51	678,755.95
Loans and discounts (including overdrafts).....	4,269,877.55	4,356,981.03
Furniture and Fixtures	81,236.91	77,023.95
Real estate owned other than bank premises	2,238.68	2,129.03
Other assets	32,651.46	39,356.42
Total Assets	\$ 8,047,276.67	\$ 8,182,229.68

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,942,538.06	\$ 2,248,410.51
Time deposits of individuals, partnerships, and corporations	4,308,937.63	4,216,842.10
Deposits of United States Government (including postal savings)	140,687.75	158,608.77
Deposits of States and political subdivisions.....	555,261.54	328,525.35
Deposits of banks	12,000.00	147,500.00
Other deposits (certified and officers' checks, etc.)	112,312.04	129,114.90
Total Deposits	\$ 7,071,737.02	\$ 7,229,001.63
Other liabilities	380,539.65	345,728.05

CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	200,000.00	250,000.00
Undivided profits	95,000.00	57,500.00
Total Capital Accounts	\$ 595,000.00	\$ 607,500.00
Total Liabilities and Capital Accounts	\$ 8,047,276.67	\$ 8,182,229.68

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1957

Elwood M. Brooks, President; C. M. Good, Executive Vice-President; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Armand Asborno, Marvin F. Owens, George H. Pipkin, Donald F. Delano, William E. Troutman, Leo Van Dittie, T. Arthur Williams, Vice-Presidents; E. Martin Larsen, Vice-President and Trust Officer; D. K. Binkley, Cashier; Keith Lindeman, Comptroller; Clarence L. Johnson, Auditor; Edward A. Troutman, George B. Loos, Donald D. Hoffman, David A. Austin, Harley N. Patton, Elvin R. Stiles, Vernon T. Walker, Ralph J. Nelson, William K. Kingram, Assistant Vice-Presidents; Vernon T. Reece, Jr., Assistant Trust Officer; Henry C. Bulis, John J. Fitzpatrick, James J. Guse, Ray E. Harrington, William H. Giffen, Charles R. Marsh, Assistant Cashiers.

DIRECTORS FOR 1957

W. Lee Baldwin, Elwood M. Brooks, Max G. Brooks, Edgar Egan, C. M. Good, Robert L. Howsam, Clarence L. Ireland, Henry D. Mitchell, C. Roy Muchow, Gerald L. Schlessman, William Stirling.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 20,719,188.36	\$ 33,798,755.15
United States Government obligations, direct and guaranteed	22,421,993.19	17,252,407.15
Obligations of States and political subdivisions	5,642,852.50	4,862,294.48
Other bonds, notes, and debentures	8,003.00	8,003.00
Corporate stocks (including stock of Federal Reserve Bank)	147,006.00	150,006.00
Loans and discounts (including overdrafts) ...	50,325,218.59	52,166,795.14
Bank premises owned	194,172.94	505,842.90
Furniture and Fixtures	253,707.68	237,833.35
Real estate owned other than bank premises...	32,401.00	65,243.50
Investments and other assets indirectly representing bank premises or other real estate..	105,000.00	
Other assets	1,291,796.46	1,375,090.50
Total Assets	\$101,141,339.72	\$110,422,271.17
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 36,606,036.89	\$ 42,141,822.85
Time deposits of individuals, partnerships, and corporations	21,158,700.71	23,166,237.91
Deposits of United States Government (including postal savings)	2,156,049.58	2,015,909.03
Deposits of States and political subdivisions..	7,041,786.10	7,175,449.71
Deposits of banks	18,461,849.30	24,905,307.69
Other deposits (certified and officers' checks, etc.)	625,540.29	3,030,677.65
Total Deposits	\$ 86,049,962.87	\$102,435,404.84
Bills repayable, rediscounts, and other liabilities for borrowed money	7,000,000.00	
Other liabilities	2,321,687.14	2,029,360.90
CAPITAL ACCOUNTS		
Capital	\$ 3,000,000.00	\$ 3,000,000.00
Surplus	1,900,000.00	2,000,000.00
Undivided profits	869,689.71	957,505.43
Total Capital Accounts	\$ 5,769,689.71	\$ 5,957,505.43
Total Liabilities and Capital Accounts....	\$101,141,339.72	\$110,422,271.17

Certificate Issued April 6, 1953

No. 455

CHERRY CREEK BANK, DENVER

(Denver County)

OFFICERS FOR 1957

Joseph A. Uhl, Chairman of Board; Munro L. Lyeth, President; Weldon B. Hamilton, Executive Vice-President; R. Carson Perkins, Harold N. Bugg, Vice-Presidents; Francis H. Smith, Cashier; John W. Walker, Assistant Vice-President; Richard M. Sherman, Assistant Cashier; Donald B. Robertson, Secretary; George J. M. Kelly, Treasurer.

DIRECTORS FOR 1957

Weldon B. Hamilton, George J. M. Kelly, Munro L. Lyeth, Theodore Pate, Allan R. Phipps, Donald B. Robertson, Ira C. Rothgerber, Jr., Robert W. Selig, Joseph A. Uhl.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 793,521.22	\$ 1,250,445.03
United States Government obligations, direct and guaranteed	3,182,908.27	3,367,148.62
Obligations of States and political subdivisions..	175,221.14	356,170.60
Loans and discounts (including overdrafts).....	2,987,903.78	3,157,738.76
Bank premises owned	148,640.44	149,542.26
Furniture and Fixtures	81,027.85	76,897.38
Real estate owned other than bank premises.....	62,804.50	55,371.82
Other assets	7,775.74	6,287.13
Total Assets	\$ 7,439,802.94	\$ 8,419,601.60

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,117,293.97	\$ 4,911,869.93
Time deposits of individuals, partnerships, and corporations	1,849,386.53	2,184,412.40
Deposits of United States Government (including postal savings	181,038.82	176,915.26
Deposits of States and political subdivisions.....	560,227.36	360,228.02
Other deposits (certified and officers' checks, etc.)	73,364.46	82,335.22
Total Deposits	\$ 6,781,311.14	\$ 7,715,760.83
Other liabilities	87,670.32	93,034.61

CAPITAL ACCOUNTS		
Capital	\$ 320,000.00	\$ 320,000.00
Surplus	160,000.00	175,000.00
Undivided profits	90,821.48	115,806.16
Total Capital Accounts	\$ 570,821.48	\$ 610,806.16
Total Liabilities and Capital Accounts	\$ 7,439,802.94	\$ 8,419,601.60

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1957

E. S. Kassler, Sr., Chairman of Board; Carl W. Sorensen, President; Ralph E. Nelson, George F. Smith, Vice-Presidents; Robert S. Anderson, James K. Garrett, Assistant Vice-Presidents; Harold L. Smith, Cashier; George R. McGeorge, Secretary.

DIRECTORS FOR 1957

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., Frank McLister, R. E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, Richard C. Shepard, George F. Smith, Carl W. Sorensen.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 883,391.40	\$ 1,129,764.46
United States Government obligations, direct and guaranteed	300,240.00	300,240.00
Loans and discounts (including overdrafts)	7,576,014.24	7,525,524.40
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises....	1.00	1.00
Other assets	7,315.78	2,438.60
Total Assets	\$ 8,766,964.42	\$ 8,957,970.46

LIABILITIES		
Time deposits of individuals, partnerships, and corporations	\$ 6,727,702.92	\$ 6,895,791.94
Deposits of United States Government, including postal savings)	1,200.00	843.75
Total Deposits	\$ 6,728,902.92	\$ 6,896,635.69
Other liabilities	938,061.50	936,334.77

CAPITAL ACCOUNTS		
Capital	\$ 500,000.00	\$ 500,000.00
Surplus	300,000.00	325,000.00
Undivided profits	300,000.00	300,000.00
Total Capital Accounts	\$ 1,100,000.00	\$ 1,125,000.00
Total Liabilities and Capital Accounts	\$ 8,766,964.42	\$ 8,957,970.46

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1957

Forrest L. Barkley, President; Elwood M. Kullgran, Executive Vice-President and Cashier; Glen B. Clark, Vice-President; Claude E. Kenney, Vance M. Rhodes, Assistant Vice-Presidents; Donald M. Troutman, James R. Elliott, Robert E. Lewis, Assistant Cashiers.

DIRECTORS FOR 1957

Forrest L. Barkley, Elwood M. Kullgran, Glen B. Clark.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,402,574.40	\$ 2,588,769.19
United States Government obligations, direct and guaranteed	6,318,230.47	6,608,076.75
Loans and discounts (including overdrafts)	7,025,853.73	6,401,862.24
Furniture and Fixtures	50,000.00	60,000.00
Other assets	2,205.74	13,606.09
Total Assets	\$15,798,864.34	\$15,672,314.27
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,834,953.76	\$ 9,708,389.66
Time deposits of individuals, partnerships, and corporations	3,500,338.02	3,546,137.59
Deposits of United States Government (including postal savings)	141,931.31	146,997.53
Deposits of States and political subdivisions.....	538,219.79	480,507.82
Other deposits (certified and officers' checks, etc.)	199,931.22	164,712.45
Total Deposits	\$14,215,374.10	\$14,046,745.05
Other liabilities	560,945.17	532,145.02
 CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	400,000.00	400,000.00
Undivided profits	422,545.07	466,383.98
Reserves (and retirement account for preferred capital)		27,040.22
Total Capital Accounts	\$ 1,022,545.07	\$ 1,093,424.20
Total Liabilities and Capital Accounts	\$15,798,864.34	\$15,672,314.27

Certificate Issued July 1, 1955

No. 460

GUARANTY BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1957

Joe Alpert, Chairman of the Board; Walter A. Woods, President; W. Glenn McMahan, Vice-President, Cashier and Trust Officer; David F. Finnigan, Vice-President; Harry A. Zinn, Assistant Vice-President; John R. Woods, Don B. Tinker, Mads Anderson, Assistant Cashiers.

DIRECTORS FOR 1957

Joe Alpert, J. Leonard Berman, Charles M. Borwick, Herbert V. Cook, Max Freedman, Henry K. Hitchcock, Hernian Horwich, Palmer Hoyt, Joseph D. Pepper, Ira L. Quiat, John H. Roberts, Herman D. Shore, I. J. Shore, Max Weinstein, Walter A. Woods.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 6,581,127.89	\$ 7,692,971.59
United States Government obligations, direct and guaranteed	4,868,565.13	5,067,674.51
Obligations of States and political subdivisions..	111,112.66	126,328.31
Other bonds, notes, and debentures	18,000.00	
Loans and discounts (including overdrafts)	6,233,715.75	6,346,261.68
Furniture and Fixtures	83,784.15	84,977.56
Other assets	104,259.50	99,299.10
Total Assets	\$18,000,565.08	\$19,417,512.75

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	6,148,924.17	\$ 8,786,266.21
Time deposits of individuals, partnerships, and corporations	2,161,008.62	2,784,762.13
Deposits of United States Government (including postal savings)	305,601.84	415,980.61
Deposits of States and political subdivisions.....	7,497,915.91	5,450,366.87
Other deposits (certified and officers' checks, etc.)	160,486.61	183,248.40
Total Deposits	\$16,273,937.15	\$17,620,624.22
Other liabilities	64,925.53	69,956.01

CAPITAL ACCOUNTS		
Capital	\$ 1,250,000.00	\$ 1,250,000.00
Surplus	187,500.00	187,500.00
Undivided profits	174,758.20	236,806.86
Reserves (and retirement account for preferred capital)	49,444.20	52,625.66
Total Capital Accounts	\$ 1,661,702.40	\$ 1,726,932.52
Total Liabilities and Capital Accounts.....	\$18,000,565.08	\$19,417,512.75

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1957

John Evans, Chairman of Board; Eugene H. Adams, President; G. W. Ballantine, Executive Vice-President Banking Dept.; C. Edgar Kettering, Executive Vice-President Trust Dept.; J. S. Kennedy, A. W. Pleasants, Wilber H. Irion, P. K. Alexander, Jr., Vice-Presidents; Elmer W. Johnson, Richard P. Brown, C. F. Meyer, Vice-Presidents and Trust Officers; Clarence Liller, Jr., Asst. Vice-President; O. E. Binkley, Treasurer; I. R. Selover, Secretary; J. J. Reeves, Gerald L. Carlson, Assistant Secretaries; Thomas D. Smith, Manager Safe Deposit Dept.; Olin Brown, Auditor; G. E. McClelland, W. E. McCully, Assistant Treasurers; Milton G. Janacek, Thomas R. Walker, Robert J. Sullivan, William R. Alexander, Trust Officers; Lloyd V. Craft, E. R. Bailey, Donald H. Burkhardt, Assistant Secretaries and Trust Officers.

DIRECTORS FOR 1957

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, E. Ray Campbell, Clarence J. Daly, Montgomery Dorsey, John Evans, Lafayette M. Hughes, Jr., C. Edgar Kettering, Hudson Moore, Jr., Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher, John B. Welborn, James A. Woods.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$19,214,149.56	\$22,390,114.70
United States Government obligations, direct and guaranteed	17,220,110.36	14,688,663.78
Obligations of States and political subdivisions..	1,400,565.54	1,349,853.11
Other bonds, notes, and debentures	292,000.00	292,000.00
Corporate stocks (including stock of Federal Reserve Bank)	115,508.00	115,508.00
Loans and discounts (including overdrafts)	28,185,623.10	30,718,609.86
Bank premises owned	802,862.23	1,169,689.35
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises....	2.00	2.00
Investments and other assets indirectly representing bank premises or other real estate	1.00	1.00
Other Assets	330,851.29	333,625.48
Total Assets	\$67,561,674.08	\$71,058,068.28
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$39,695,324.10	\$42,670,343.98
Time deposits of individuals, partnerships, and corporations	11,171,970.14	11,738,117.51
Deposits of United States Government (including postal savings)	1,018,939.94	511,314.30
Deposits of States and political subdivisions	6,728,414.02	7,496,517.22
Deposits of banks	445,827.76	702,858.38
Other deposits (certified and officers' checks, etc.) ..	659,873.41	1,023,834.35
Total Deposits	\$59,720,349.37	\$64,142,985.74
Other liabilities	2,317,255.28	1,303,344.29
CAPITAL ACCOUNTS		
Capital	\$ 1,350,000.00	\$ 1,350,000.00
Surplus	2,500,000.00	2,500,000.00
Undivided profits	1,674,069.43	1,761,738.25
Total Capital Accounts	\$ 5,524,069.43	\$ 5,611,738.25
Total Liabilities and Capital Accounts	\$67,561,674.08	\$71,058,068.28

Certificate Issued November 22, 1947

No. 444

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1957

Wm. G. Griffith, President; Ray L. Henning, Cashier and Vice-President;
Albert Smith, Auditor; Glen Pray, Assistant Cashier.

DIRECTORS FOR 1957

J. E. Collier, D. G. Gordon, John E. Griffith, William G. Griffith, A. J. Kirch,
D. R. Murphy, Wilbur M. Pryor, Jr., Geo. W. Calkins.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,970,662.63	\$ 2,324,254.32
United States Government obligations, direct and guaranteed	3,527,817.77	4,371,778.52
Obligations of States and political subdivisions..	1,732,509.86	1,525,602.56
Other bonds, notes, and debentures	148,784.38	148,784.38
Loans and discounts (including overdrafts)	6,418,072.60	6,368,999.28
Furniture and Fixtures	71,233.66	61,371.49
Other assets	77,487.83	76,993.64
Total Assets	\$13,946,568.73	\$14,877,784.19

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 7,869,494.86	\$ 8,424,360.12
Time deposits of individuals, partnerships, and corporations	4,553,169.69	4,738,736.96
Deposits of United States Government (including postal savings)	181,899.20	207,274.60
Deposits of States and political subdivisions.....	205,907.61	205,981.46
Other deposits (certified and officers' checks, etc.)	173,409.30	224,428.25
Total Deposits	\$12,983,880.66	\$13,800,781.39
Other liabilities	202,929.16	254,367.24

CAPITAL ACCOUNTS

Capital	\$ 250,000.00	\$ 250,000.00
Surplus	300,000.00	350,000.00
Undivided profits	209,758.91	222,635.56
Total Capital Accounts	\$ 759,758.91	\$ 822,635.56
Total Liabilities and Capital Accounts	\$13,946,568.73	\$14,877,784.19

Certificate Issued July 6, 1951

No. 453

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1957

Etienne Perenyi, President; H. J. Bleakley, Executive Vice-President; Wesley G. Johnson, Cashier; Sydney E. Shuteran, Secretary; James S. Rogers, Comptroller; Edward F. Hanifen, Assistant Vice-President; John A. Mathis, Assistant Cashier.

DIRECTORS FOR 1957

Neil R. Cullen, Etienne Perenyi, H. J. Bleakley, Melvin J. Kern, M. B. Mahoney, Michael Pomponio, Ben A. Radinsky, Sydney E. Shuteran, Anthony F. Zarlengo.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,119,065.41	\$ 1,887,257.24
United States Government obligations, direct and guaranteed	5,955,439.61	6,444,530.89
Obligations of States and political subdivisions..	176,290.40	244,189.60
Other bonds, notes, and debentures	28,000.00	28,000.00
Loans and discounts (including overdrafts)....	5,017,240.07	5,653,185.10
Furniture and Fixtures	108,570.78	100,731.90
Other assets	9,545.15	118,794.95
Total Assets	\$13,414,151.42	\$14,476,689.68

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 6,680,410.91	\$ 7,438,669.54
Time deposits of individuals, partnerships, and corporations	4,331,973.40	4,730,908.25
Deposits of United States Government (including postal savings)	212,718.96	159,131.15
Deposits of States and political subdivisions.....	1,014,775.21	873,934.15
Other deposits (certified and officers' checks, etc.)	120,835.22	136,515.86
Total Deposits	\$12,360,713.70	\$13,339,158.95
Other liabilities	424,992.43	449,672.40

CAPITAL ACCOUNTS

Capital	\$ 250,000.00	\$ 250,000.00
Surplus	250,000.00	250,000.00
Undivided profits	128,445.29	187,858.24
Total Capital Accounts	\$ 628,445.29	\$ 687,858.24
Total Liabilities and Capital Accounts	\$13,414,151.42	\$14,476,689.68

Certificate Issued January 12, 1955

No. 458

UNIVERSITY HILLS BANK, DENVER

(Denver County)

OFFICERS FOR 1957

J. Kernan Weckbaugh, President; Adrian W. Smith, Executive Vice-President;
Lambert Fielder, Cashier; D. A. Gloekler and Robert W. Lyon, Assistant
Cashiers; Adrian W. Smith, Secretary.

DIRECTORS FOR 1957

J. Kernan Weckbaugh, Adrian W. Smith, Don T. Carney, Myron Neusteter,
J. E. Hackstaff, C. E. Mitton, D. W. Bell.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 348,335.66	\$ 696,317.10
United States Government obligations, direct and guaranteed	1,284,380.00	1,794,160.11
Other bonds, notes, and debentures		100,562.50
Loans and discounts (including overdrafts)	1,240,258.11	1,467,997.74
Bank premises owned	5,787.57	3,178.91
Furniture and Fixtures	24,624.37	21,675.17
Other assets	20,098.94	22,099.33
Total Assets	\$ 2,923,484.65	\$ 4,105,990.86

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,739,018.03	\$ 2,620,484.24
Time deposits of individuals, partnerships, and corporations	648,314.92	863,054.58
Deposits of United States Government (including postal savings)	58,343.84	56,466.83
Deposits of States and political subdivisions.....	100,000.00	100,000.00
Deposits of banks		10,000.00
Other deposits (certified and officers' checks, etc.)	34,227.52	87,293.53
Total Deposits	\$ 2,579,901.31	\$ 3,737,299.18
Other liabilities	41,324.65	46,767.71

CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	50,000.00	50,000.00
Undivided profits	52,255.69	71,923.97
Total Capital Accounts	\$ 302,255.69	\$ 321,923.97
Total Liabilities and Capital Accounts	\$ 2,923,484.65	\$ 4,105,990.86

Certificate Issued May 29, 1950

No. 449

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1957

C. L. Mann, President; Richard L. Agnew, Vice-President; Kenneth M. Agnew, Cashier; Arthur Delventhal, Assistant Cashier.

DIRECTORS FOR 1957

C. L. Mann, Richard L. Agnew, Kenneth M. Agnew, Kenneth S. Agnew, Olive L. Agnew, James F. Mann

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 488,707.93	\$ 534,882.55
United States Government obligations, direct and guaranteed	1,651,036.49	1,841,098.58
Obligations of States and political subdivisions..	98,588.73	94,394.46
Loans and discounts (including overdrafts)	1,037,737.52	1,036,461.71
Furniture and Fixtures	35,104.89	29,670.54
Real estate owned other than bank premises	18,680.49	17,007.73
Other assets		234.81
Total Assets	\$ 3,329,856.05	\$ 3,553,750.38

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,850,156.11	\$ 1,944,273.39
Time deposits of individuals, partnerships, and corporations	783,942.71	802,480.93
Deposits of United States Government (including postal savings)	20,871.71	25,418.68
Deposits of States and political subdivisions	471,781.06	549,698.80
Other deposits (certified and officers' checks, etc.) ..	17,455.75	19,353.89
Total Deposits	\$ 3,144,207.34	\$ 3,341,225.69
Other liabilities	17,384.70	18,865.92

CAPITAL ACCOUNTS		
Capital	\$ 125,000.00	\$ 125,000.00
Surplus	35,000.00	55,000.00
Undivided profits	8,264.01	13,658.77
Total Capital Accounts	\$ 168,264.01	\$ 193,658.77
Total Liabilities and Capital Accounts	\$ 3,329,856.05	\$ 3,553,750.38

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1957

E. W. Neal, Chairman of Board; T. R. Yowell, President; Floyd C. Bradfield,
Vice-President and Cashier; Wilson Brumley, Vice-President.

DIRECTORS FOR 1957

W. E. Bozman, Floyd C. Bradfield, Wilson Brumley, E. W. Neal, T. R. Yowell.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,257,020.86	\$ 1,864,928.65
United States Government obligations, direct and guaranteed	864,000.00	1,063,906.26
Obligations of States and political subdivisions..	172,478.26	213,109.03
Loans and discounts (including overdrafts)	1,959,803.01	1,485,054.40
Bank premises owned	33,000.00	33,000.00
Furniture and Fixtures	12,500.00	12,500.00
Real estate owned other than bank premises	13,501.00	1.00
Other assets	2,509.02	1.00
Total Assets	\$ 4,314,812.15	\$ 4,672,500.34

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,802,148.98	\$ 2,286,348.63
Time deposits of individuals, partnerships, and corporations	1,432,891.78	1,541,316.48
Deposits of United States Government (including postal savings)	5,383.81	15,138.47
Deposits of States and political subdivisions....	731,824.08	491,764.75
Deposits of banks	5,000.00	5,075.00
Other deposits (certified and officers' checks, etc.)	29,712.82	20,392.93
Total Deposits	\$ 4,006,961.47	\$ 4,360,036.26

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	150,000.00	150,000.00
Undivided profits	57,850.68	62,464.08
Total Capital Accounts	\$ 307,850.68	\$ 312,464.08
Total Liabilities and Capital Accounts	\$ 4,314,812.15	\$ 4,672,500.34

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1957

Wm. R. McCormick, President; Wade Redford, Vice President; Bruce M. Brandt, Executive Vice-President and Cashier; Leo L. Dawson, Assistant Cashier.

DIRECTORS FOR 1957

Wm. R. McCormick, Charles A. Steen, Max Dalton, Paul Martin
Wade Redford.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 740,166.61	\$ 759,669.03
United States Government obligations, direct and guaranteed	830,569.15	681,658.55
Obligations of States and political subdivisions..	10,817.46	14,473.02
Loans and discounts (including overdrafts)	1,009,821.94	1,104,721.78
Bank premises owned	10,000.00	9,000.00
Furniture and Fixtures	8,615.00	8,000.00
Total Assets	\$ 2,609,990.16	\$ 2,577,522.38

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,756,183.33	\$ 1,642,893.06
Time deposits of individuals, partnerships, and corporations	472,752.00	446,333.50
Deposits of United States Government (including postal savings)	1,463.14	
Deposits of States and political subdivisions	156,684.89	223,628.80
Other deposits (certified and officers' checks, etc.)	12,002.89	31,439.41
Total Deposits	\$ 2,399,086.25	\$ 2,344,294.77

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00
Undivided profits	60,903.91	83,227.61
Total Capital Accounts	\$ 210,903.91	\$ 233,227.61
Total Liabilities and Capital Accounts	\$ 2,609,990.16	\$ 2,577,522.38

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1957

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier; Beverly B. Cockroft and Betty Jo Sanders, Assistant Cashiers.

DIRECTORS FOR 1957

C. L. Larsen, James G. Milne, Pearl M. Larsen, Robert G. Smith, F. A. Tyson.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 581,516.93	\$ 693,529.26
United States Government obligations, direct and guaranteed	1,248,729.12	973,706.50
Obligations of States and political subdivisions ..	121,894.48	153,715.91
Corporate stocks (including stock of Federal Reserve Bank)	4,050.00	4,050.00
Loans and discounts (including overdrafts).....	936,332.82	1,065,011.74
Bank premises owned	500.00	1.00
Furniture and Fixtures	11,226.13	8,034.20
Total Assets	\$ 2,904,249.48	\$ 2,898,048.61

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,592,841.01	\$ 1,654,486.15
Time deposits of individuals, partnerships, and corporations	858,421.86	824,640.69
Deposits of United States Government (including postal savings)	36,068.22	25,086.60
Deposits of States and political subdivisions.....	182,578.17	146,239.62
Other deposits (certified and officers' checks, etc.)	4,502.70	2,518.06
Total Deposits	\$ 2,674,411.96	\$ 2,652,971.12
Other liabilities	1,300.00	

CAPITAL ACCOUNTS

Capital	\$ 50,000.00	\$ 50,000.00
Surplus	85,000.00	85,000.00
Undivided profits	93,537.52	110,077.49
Total Capital Accounts	\$ 228,537.52	\$ 245,077.49
Total Liabilities and Capital Accounts	\$ 2,904,249.48	\$ 2,898,048.61

Certificate Issued January 3, 1951

No. 452

ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1957

J. C. Murphy, President; Ben E. Waggoner, Secretary-Vice-President; Winston S. Howard, Vice-President; Ivan L. Woodring, Vice-President and Cashier; Mary A. Waggoner and Vincent G. Herr, Assistant Cashiers; W. H. Flory, Assistant Vice-President.

DIRECTORS FOR 1957

J. C. Murphy, Ben E. Waggoner, Ivan L. Woodring, Winston S. Howard, Harry Groussman.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,895,066.09	\$ 2,254,635.69
United States Government obligations, direct and guaranteed	2,831,072.64	3,023,713.61
Obligations of States and political subdivisions..	1,007,810.89	1,083,115.18
Other bonds, notes, and debentures	50,000.00	50,000.00
Corporate stocks (including stock of Federal Reserve Bank)	23,250.00	23,250.00
Loans and discounts (including overdrafts).....	6,467,578.40	7,104,558.62
Bank premises owned	82,947.47	78,927.25
Furniture and Fixtures	75,989.20	79,212.80
Other assets	82,584.21	119,560.32
Total Assets	\$12,516,298.90	\$13,816,973.47
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 5,409,813.58	\$ 5,699,934.05
Time deposits of individuals, partnerships, and corporations	4,199,630.90	5,007,900.36
Deposits of United States Government (including postal savings)	61,511.64	109,769.35
Deposits of States and political subdivisions	1,576,709.48	1,069,121.02
Other deposits (certified and officers' checks, etc.)	85,102.69	607,506.89
Total Deposits	\$11,332,768.29	\$12,494,231.67
Other liabilities	277,129.56	381,070.67
CAPITAL ACCOUNTS		
Capital	\$ 225,000.00	\$ 225,000.00
Surplus	550,000.00	550,000.00
Undivided profits	131,401.05	166,671.13
Total Capital Accounts	\$ 906,401.05	\$ 941,671.13
Total Liabilities and Capital Accounts	\$12,516,298.90	\$13,816,973.47

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1957

Chas. J. Elzi, President; A. H. Schnell, Vice-President and Cashier; Helen
Susuras, Assistant Cashier.

DIRECTORS FOR 1957

Chas J. Elzi, James Brenman, Paul Nordstrom, William Whiles.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 242,975.95	\$ 218,322.15
United States Government obligations, direct and guaranteed	835,913.13	835,661.93
Obligations of States and political subdivisions ..	19,900.50	13,002.00
Loans and discounts (including overdrafts)	351,651.31	407,514.80
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	1.00	1.00
Total Assets	\$ 1,450,443.92	\$ 1,474,503.88
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 590,367.14	\$ 585,218.29
Time deposits of individuals, partnerships, and corporations	536,517.53	565,908.81
Deposits of United States Government (including postal savings)	1,282.69	1,323.16
Deposits of States and political subdivisions	135,848.28	130,639.07
Other deposits (certified and officers' checks, etc.) ..	19,717.91	18,025.00
Total Deposits	\$ 1,283,733.55	\$ 1,301,114.33
CAPITAL ACCOUNTS		
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	70,000.00	70,000.00
Undivided profits	66,130.22	73,389.55
Reserves (and retirement account for preferred capital)	580.15	
Total Capital Accounts	\$ 166,710.37	\$ 173,389.55
Total Liabilities and Capital Accounts	\$ 1,450,443.92	\$ 1,474,503.88

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1957

Chas. F. Hix, President; George J. Hix, Vice-President; W. Kyle Miller,
Cashier-Secretary; Roberta C. Straub, Assistant Cashier.

DIRECTORS FOR 1957

Chas. F. Hix, Elsie J. Hix, George J. Hix.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 454,718.78	\$ 410,051.73
United States Government obligations, direct and guaranteed	712,448.64	597,751.00
Obligations of States and political subdivisions...	6,803.65	6,500.00
Loans and discounts (including overdrafts)	774,996.11	805,525.56
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 1,948,969.18	\$ 1,819,830.29
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 986,601.45	\$ 780,006.88
Time deposits of individuals, partnerships, and corporations	480,413.96	523,948.45
Deposits of United States Government (including postal savings)	47,585.18	26,390.86
Deposits of States and political subdivisions.....	233,752.95	270,673.80
Other deposits (certified and officers' checks, etc.)	45,318.85	45,318.85
Total Deposits	\$ 1,793,672.39	\$ 1,646,338.84
Other liabilities	4,966.47	4,656.12
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	90,000.00	100,000.00
Undivided profits	35,330.32	43,835.33
Total Capital Accounts	\$ 140,330.32	\$ 168,835.33
Total Liabilities and Capital Accounts	\$ 1,948,969.18	\$ 1,819,830.29

Certificate Issued January 26, 1914

No. 274

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1957

John Singleton, Jr., President; N. S. Rutherford, Vice-President; Elsie P. Singleton, Cashier; Sherman T. Brown, Assistant Cashier.

DIRECTORS FOR 1957

John Singleton, Jr., N. S. Rutherford, John M. Boyle, John H. Buyer,
Harry M. Locke.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 335,667.56	\$ 258,029.23
United States Government obligations, direct and guaranteed	382,600.00	410,645.86
Obligations of States and political subdivisions..	7,000.00	
Loans and discounts (including overdrafts).....	172,292.79	153,238.56
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises.....	2.00	2.00
Other assets	731.25	131.25
Total Assets	\$ 898,295.60	\$ 822,048.90
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 343,056.93	\$ 455,872.01
Time deposits of individuals, partnerships, and corporations	46,385.06	49,958.85
Deposits of States and political subdivisions	420,901.54	227,954.86
Other deposits (certified and officers' checks, etc.)	645.68	66.50
Total Deposits	\$ 810,989.21	\$ 733,852.22
Other liabilities	147.65	123.22
CAPITAL ACCOUNTS		
Capital	\$ 10,000.00	\$ 10,000.00
Surplus	30,000.00	30,000.00
Undivided profits	47,158.74	48,073.46
Total Capital Accounts	\$ 87,158.74	\$ 88,073.46
Total Liabilities and Capital Accounts	\$ 898,295.60	\$ 822,048.90

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1957

M. B. Rhode, President; W. M. Ward, Executive Vice-President; R. W. Whyte,
Cashier-Secretary.

DIRECTORS FOR 1957

M. B. Rhode, W. M. Ward, R. W. Whyte, Floyd E. Ball, N. Fern Ward.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 477,203.49	\$ 699,726.75
United States Government obligations, direct and guaranteed	1,016,434.48	1,146,562.76
Obligations of States and political subdivisions..	328,671.94	366,915.13
Other bonds, notes, and debentures	20,000.00	20,000.00
Loans and discounts (including overdrafts)	1,374,597.49	1,302,083.74
Bank premises owned	45,000.00	41,000.00
Furniture and Fixtures	8,000.00	7,000.00
Other assets		1,001.18
Total Assets	\$ 3,269,907.40	\$ 3,584,289.56

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,787,170.07	\$ 2,063,262.02
Time deposits of individuals, partnerships, and corporations	930,834.28	960,071.45
Deposits of United States Government (including postal savings)		3,594.01
Deposits of States and political subdivisions....	211,424.95	198,951.13
Other deposits (certified and officers' checks, etc.)	2,467.95	6,164.98
Total Deposits	\$ 2,931,897.25	\$ 3,232,043.59
Other liabilities		15,000.00

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	120,000.00	120,000.00
Reserves (and retirement account for preferred capital)	18,010.15	17,245.97
Total Capital Accounts	\$ 338,010.15	\$ 337,245.97
Total Liabilities and Capital Accounts	\$ 3,269,907.40	\$ 3,584,289.56

Certificate Issued August 24, 1951

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1957

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Executive Vice-President; J. H. Bloedorn, Jr., Cashier; H. E. Head, C. L. Williams, H. K. Schug, Jr., Florence Arbuthnot, Assistant Cashiers.

DIRECTORS FOR 1957

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, J. H. Bloedorn, Jr., H. E. Head, Alonzo Petteys.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,321,930.02	\$ 1,516,211.94
United States Government obligations, direct and guaranteed	2,835,728.89	3,122,509.39
Obligations of States and political subdivisions..	500,719.95	495,556.84
Other bonds, notes, and debentures		231,000.00
Corporate stocks (including stock of Federal Reserve Bank)	18,000.00	18,000.00
Loans and Discounts (including overdrafts)	4,047,846.29	3,864,014.29
Bank premises owned	1.00	1.00
Other assets	5,800.08	5,786.74
Total Assets	\$ 8,730,026.23	\$ 9,253,080.20

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 4,433,603.75	\$ 4,821,220.92
Time deposits of individuals, partnerships, and corporations	2,514,393.83	2,643,099.56
Deposits of United States Government, including postal savings)	187,143.93	182,102.87
Deposits of States and political subdivisions	525,603.72	496,730.09
Other deposits (certified and officers' checks, etc.)	20,461.02	36,011.73
Total Deposits	\$ 7,681,206.25	\$ 8,179,165.17
Other liabilities	20,555.50	24,753.91

CAPITAL ACCOUNTS

Capital	\$ 200,000.00	\$ 200,000.00
Surplus	400,000.00	400,000.00
Undivided profits	428,264.48	449,161.12
Total Capital Accounts	\$ 1,028,264.48	\$ 1,049,161.12
Total Liabilities and Capital Accounts	\$ 8,730,026.23	\$ 9,253,080.20

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1957

Joe M. Fox, President; J. E. Brooks, Cashier.

DIRECTORS FOR 1957

Mrs. H. W. Fox, Joe M. Fox, A. A. Keeling, Ben Tillotson, J. E. Brooks.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 350,199.56	\$ 433,746.35
United States Government obligations, direct and guaranteed	774,646.75	885,777.75
Obligations of States and political subdivisions..		2,115.10
Loans and discounts (including overdrafts)....	608,872.14	602,002.27
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 1,733,720.45	\$ 1,923,643.47

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 747,376.34	\$ 928,326.18
Time deposits of individuals, partnerships, and corporations	687,607.90	693,437.89
Deposits of United States Government (including postal savings)	22,169.91	31,573.85
Deposits of States and political subdivisions	153,963.04	147,812.72
Other deposits (certified and officers' checks, etc.)	6,638.40	2,799.30
Total Deposits	\$ 1,617,755.59	\$ 1,803,949.94

CAPITAL ACCOUNTS

Capital	\$ 50,000.00	\$ 50,000.00
Surplus	40,000.00	50,000.00
Undivided profits	25,964.86	19,693.53
Total Capital Accounts	\$ 115,964.86	\$ 119,693.53
Total Liabilities and Capital Accounts	\$ 1,733,720.45	\$ 1,923,643.47

Certificate Issued March 18, 1946

No. 440

THE FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1957

Emmett Elizondo, President; D. Earle Brumbaugh, Vice-President; James W. Mackley, Cashier; Mary A. Etchemendy, Assistant Cashier.

DIRECTORS FOR 1957

Emmett Elizondo, D. Earle Brumbaugh, Lincoln D. Coit, J. C. Wolfenbarger, Chas. S. Wilson, Vernon G. Huntley.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 321,915.84	\$ 479,128.62
United States Government obligations, direct and guaranteed	750,543.65	704,448.11
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00
Loans and discounts (including overdrafts)	695,445.23	757,975.61
Bank premises owned	27,841.79	26,747.66
Furniture and Fixtures	12,821.05	11,186.45
Total Assets	\$ 1,811,567.56	\$ 1,982,486.45

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 840,645.68	\$ 954,300.70
Time deposits of individuals, partnerships, and corporations	418,564.73	462,463.63
Deposits of United States Government (including postal savings)	25,497.40	26,468.57
Deposits of States and political subdivisions	393,206.47	389,526.71
Other deposits (certified and officers' checks, etc.)	4,335.83	8,640.58
Total Deposits	\$ 1,682,250.11	\$ 1,841,400.19

CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	29,317.45	41,086.26
Total Capital Accounts	\$ 129,317.45	\$ 141,086.26
Total Liabilities and Capital Accounts	\$ 1,811,567.56	\$ 1,982,486.45

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1957

H. E. McKeever, President; J. B. McKeever, Vice-President; C. B. Kennedy,
Cashier; J. L. Tice, Jr., Assistant Cashier.

DIRECTORS FOR 1957

M. H. Durham, C. B. Kennedy, J. B. McKeever, H. E. McKeever,
L. N. Thompson.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 169,369.15	\$ 114,792.09
United States Government obligations, direct and guaranteed	648,350.50	671,303.00
Other bonds, notes, and debentures		50,000.00
Loans and discounts (including overdrafts)	474,670.05	535,233.32
Bank premises owned	8,000.00	7,000.00
Furniture and Fixtures	1,688.00	1,000.00
Real estate owned other than bank premises.....	1.00	1.00
Total Assets	\$ 1,302,078.70	\$ 1,379,329.41

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 612,605.75	\$ 666,487.09
Time deposits of individuals, partnerships, and corporations	292,740.59	336,784.84
Deposits of United States Government (including postal savings)	8,068.00	18,595.00
Deposits of States and political subdivisions....	253,229.42	227,482.39
Other deposits (certified and officers' checks, etc.)	28,541.85	21,788.66
Total Deposits	\$ 1,195,185.61	\$ 1,271,137.98
Other liabilities	1,050.00	1,050.00

CAPITAL ACCOUNTS		
Capital	\$ 35,000.00	\$ 35,000.00
Surplus	45,000.00	45,000.00
Undivided profits	25,843.09	27,141.43
Total Capital Accounts	\$ 105,843.09	\$ 107,141.43
Total Liabilities and Capital Accounts	\$ 1,302,078.70	\$ 1,379,329.41

Certificate Issued June 16, 1950

No. 450

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1957

R. A. Jennings, President; Earl L. Payne, Vice-President; W. J. Boyes,
Cashier; John H. Minor, Assistant Cashier.

DIRECTORS FOR 1957

R. A. Jennings, H. A. Selak, Earl L. Payne, Eleanore M. Jennings, Julia R.
Spencer.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 204,585.60	\$ 244,486.47
United States Government obligations, direct and guaranteed	715,172.25	806,281.25
Obligations of States and political subdivisions..	10,014.48	7,514.48
Other bonds, notes, and debentures	20,000.00	20,000.00
Loans and discounts (including overdrafts)	798,733.84	735,395.98
Furniture and Fixtures	7,006.90	5,848.39
Other assets	2,897.53	2,341.25
Total Assets	\$ 1,758,710.60	\$ 1,821,867.82
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 636,413.16	\$ 747,926.45
Time deposits of individuals, partnerships, and corporations	395,938.40	357,335.96
Deposits of United States Government (including postal savings)	42,455.99	27,967.21
Deposits of States and political subdivisions.....	406,752.25	399,801.10
Other deposits (certified and officers' checks, etc.)	23,720.20	15,133.96
Total Deposits	\$ 1,505,280.00	\$ 1,548,164.68
Bills repayable, rediscounts, and other liabilities for borrowed money	100,000.00	100,000.00
Other liabilities	28,669.80	36,277.29
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	65,000.00
Undivided profits	24,760.80	22,425.85
Total Capital Accounts	\$ 124,760.80	\$ 137,425.85
Total Liabilities and Capital Accounts	\$ 1,758,710.60	\$ 1,821,867.82

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1957

E. L. Bacon, President; LeRoy Bacon, Executive Vice-President; W. D. Ela, C. E. Poister, M. M. Bagby, Donald Dugan, Vice-Presidents; Herbert L. Bacon, Vice-President and Cashier; H. T. Steffens, D. Wanzer, Assistant Vice-Presidents; J. E. Brown, J. K. Morris, R. D. Tongish, Assistant Cashiers; R. Flanders, Agricultural Representative; M. Dershem, Assistant Auditor.

DIRECTORS FOR 1957

E. L. Bacon, LeRoy Bacon, Herbert L. Bacon, W. D. Ela, C. E. Poister, C. L. Mann.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,890,841.42	\$ 5,749,648.49
United States Government obligations, direct and guaranteed	3,431,977.35	3,619,174.15
Obligations of States and political subdivisions..	99,781.02	96,200.85
Corporate stocks (including stock of Federal Reserve Bank)	25,500.00	25,500.00
Loans and discounts (including overdrafts)	7,114,778.97	6,617,318.02
Bank premises owned	64,000.00	59,000.00
Furniture and Fixtures	29,000.00	24,000.00
Real estate owned other than bank premises	70,750.00	70,750.00
Other assets	20,727.96	40,359.67
Total Assets	\$14,747,356.72	\$16,301,951.18
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,012,094.94	\$ 9,704,654.80
Time deposits of individuals, partnerships, and corporations	2,267,505.69	2,386,977.62
Deposits of United States Government (including postal savings)	383,078.04	328,713.38
Deposits of States and political subdivisions	884,451.73	1,063,590.89
Deposits of banks	1,166,635.79	1,691,085.71
Other deposits (certified and officers' checks, etc.)	77,889.40	100,126.88
Total Deposits	\$13,791,655.59	\$15,275,149.28
Other liabilities	55,189.94	143,034.14
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	550,000.00	550,000.00
Undivided profits	50,511.19	33,767.76
Total Capital Accounts	\$ 900,511.19	\$ 883,767.76
Total Liabilities and Capital Accounts.....	\$14,747,356.72	\$16,301,951.18

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY BANK, GREELEY

(Weld County)

OFFICERS FOR 1957

C. W. von Trotha, Chairman of Board; D. H. Jackson, President; Norman M. Dean, Executive Vice-President; Albert Olsen, Vice-President; B. R. Richardson, Cashier and Trust Officer; Lloyd Roberts, Assistant Cashier and Manager Installment Loan Dept.; John Goltry, Assistant Cashier and Auditor; Henry Gosselin, Sheldon D. Brooks, George Wisner, Dorisann Davis, Wilma Weibert, Assistant Cashiers; Barnard Houtchens, Secretary of Board.

DIRECTORS FOR 1957

Henry I. Brown, Norman M. Dean, Frank Eckhardt, Barnard Houtchens, D. H. Jackson, Carl B. Sanborn, Claude W. von Trotha.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,243,077.06	\$ 1,942,475.74
United States Government obligations, direct and guaranteed	2,304,981.13	2,639,556.38
Obligations of States and political subdivisions...	517,505.44	638,449.26
Loans and discounts (including overdrafts)	4,312,152.27	4,623,628.01
Furniture and Fixtures	31,499.74	30,000.00
Total Assets	\$ 8,409,215.64	\$ 9,874,109.39
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,559,041.95	\$ 4,539,433.74
Time deposits of individuals, partnerships, and corporations	3,570,465.03	3,969,367.52
Deposits of United States Government (including postal savings)	66,519.44	102,265.15
Deposits of States and political subdivisions.....	580,985.17	592,756.67
Other deposits (certified and officers' checks, etc.)	45,420.11	53,499.21
Total Deposits	\$ 7,822,431.70	\$ 9,257,322.29
Other liabilities	46,710.75	61,592.44
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00
Undivided profits	125,073.19	125,194.66
Reserves (and retirement account for preferred capital)	15,000.00	30,000.00
Total Capital Accounts	\$ 540,073.19	\$ 525,194.66
Total Liabilities and Capital Accounts	\$ 8,409,215.64	\$ 9,874,109.39

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1957

A. E. Fordham, President; Frank S. Eastman, Vice-President and Cashier;
James R. Cameron, Sam C. Hartman, Helen B. Tucker, Assistant Cashiers.

DIRECTORS FOR 1957

Ralph R. Allen, Frank S. Eastman, A. E. Fordham, Craig A. Goodwin, W.
Verne Mauer, Warren R. Mergelman.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 456,899.85	\$ 576,358.96
United States Government obligations, direct and guaranteed	169,000.00	302,000.00
Other bonds, notes, and debentures		1,500.00
Corporate stocks (including stock of Federal Reserve Bank)	4,800.00	4,800.00
Loans and discounts (including overdrafts)	982,554.90	902,603.54
Bank premises owned	57,755.24	51,755.00
Furniture and Fixtures	21,271.00	21,697.00
Total Assets	\$ 1,692,280.99	\$ 1,860,714.50

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,009,081.07	\$ 1,272,628.56
Time deposits of individuals, partnerships, and corporations	282,613.62	309,684.33
Deposits of United States Government (including postal savings)	14,718.14	7,487.50
Deposits of States and political subdivisions	199,479.85	78,286.33
Other deposits (certified and officers' checks, etc.)	355.34	
Total Deposits	\$ 1,506,248.02	\$ 1,668,086.72
Other liabilities	9,712.93	12,782.41

CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	110,000.00	110,000.00
Undivided profits	16,320.04	19,845.37
Total Capital Accounts	\$ 176,320.04	\$ 179,845.37
Total Liabilities and Capital Accounts	\$ 1,692,280.99	\$ 1,860,714.50

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1957

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan,
Cashier.

DIRECTORS FOR 1957

Ralph L. Scott, Fred M. Swisher, Philip Ruch, L. F. Yowell, A. Sullivan.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 239,786.29	\$ 434,844.98
United States Government obligations, direct and guaranteed	801,500.00	801,500.00
Loans and discounts (including overdrafts)	461,028.76	790,266.19
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 1,502,317.05	\$ 2,026,613.17

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 883,742.03	\$ 1,349,982.48
Time deposits of individuals, partnerships, and corporations	232,233.70	274,615.28
Deposits of United States Government (including postal savings)	17,769.88	14,500.12
Deposits of States and political subdivisions ...	192,181.63	190,758.87
Other deposits (certified and officers' checks, etc.)	4,756.02	9,038.68
Total Deposits	\$ 1,330,683.26	\$ 1,838,895.43

CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	66,633.79	82,717.74
Reserves (and retirement account for preferred capital)	5,000.00	5,000.00
Total Capital Accounts	\$ 171,633.79	\$ 187,717.74
Total Liabilities and Capital Accounts	\$ 1,502,317.05	\$ 2,026,613.17

Certificate Issued November 21, 1919

No. 382

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1957

H. G. Trautwein, Jr., President; John Poelma, Vice-President; Imogene E. Boggs, Executive Vice-President and Cashier; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1957

Gale E. Heiman, John Poelma, Imogene E. Boggs, A. H. Trautwein, H. G. Trautwein, Jr.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 83,558.78	\$ 110,415.48
United States Government obligations, direct and guaranteed	221,936.25	322,522.85
Other bonds, notes, and debentures		90,000.00
Loans and discounts (including overdrafts)	323,157.51	271,829.66
Bank premises owned	1.00	1.00
Furniture and Fixtures	5,712.82	4,718.43
Other assets	536.95	68.46
Total Assets	\$ 634,903.31	\$ 799,555.88
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 297,045.02	\$ 435,387.17
Time deposits of individuals, partnerships, and corporations	118,144.45	123,459.21
Deposits of United States Government (including postal savings)	4,701.62	22,262.45
Deposits of States and political subdivisions	166,355.12	165,249.83
Other deposits (certified and officers' checks, etc.) ..	1,260.34	1,735.59
Total Deposits	\$ 587,506.55	\$ 748,094.25
CAPITAL ACCOUNTS		
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	20,000.00	20,000.00
Undivided profits	—2,603.24	1,461.63
Total Capital Accounts	\$ 47,396.76	\$ 51,461.63
Total Liabilities and Capital Accounts	\$ 634,903.31	\$ 799,555.88

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1957

H. H. Addams, President; James L. Addams, Secretary and Executive Vice-President; Ola M. Taylor, Vice-President; Walter E. Addams, Cashier; Genevieve Price, Assistant Cashier.

DIRECTORS FOR 1957

H. H. Addams, James L. Addams, Walter E. Addams, Ola M. Taylor, Melvin B. White.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 395,757.31	\$ 583,462.88
United States Government obligations, direct and guaranteed	673,428.18	961,395.63
Obligations of States and political subdivisions ..	13,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00
Loans and discounts (including overdrafts)	616,259.72	561,863.85
Bank premises owned	3,500.00	3,000.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	2.00	1.00
Total Assets	\$ 1,704,948.21	\$ 2,122,724.36
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,085,869.12	\$ 1,425,372.33
Time deposits of individuals, partnerships, and corporations	369,435.46	441,997.71
Deposits of United States Government (including postal savings)	13,982.90	10,472.25
Deposits of States and political subdivisions ...	48,924.04	49,655.18
Other deposits (certified and officers' checks, etc.) ..	7,811.19	13,002.64
Total Deposits	\$ 1,526,022.71	\$ 1,940,500.11
Other liabilities	2,500.00	2,500.00
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	75,000.00	75,000.00
Undivided profits	62,304.90	60,367.92
Reserves (and retirement account for preferred capital)	14,120.60	19,356.33
Total Capital Accounts	\$ 176,425.50	\$ 179,724.25
Total Liabilities and Capital Accounts	\$ 1,704,948.21	\$ 2,122,724.36

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1957

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Cashier and Secretary-Treasurer; Helen L. Buck, Assistant Cashier.

DIRECTORS FOR 1957

Claude L. Stout, C. R. Hackethal, Leatha C. Ives.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 159,323.02	\$ 225,598.08
United States Government obligations, direct and guaranteed	338,000.00	338,000.00
Loans and discounts (including overdrafts)	326,776.78	343,605.08
Furniture and Fixtures	10,500.00	9,750.00
Other assets		629.65
Total Assets	\$ 834,599.80	\$ 917,582.81

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 549,802.67	\$ 593,488.04
Time deposits of individuals, partnerships, and corporations	38,720.59	44,242.54
Deposits of United States Government (including postal savings)	7,903.19	7,936.01
Deposits of States and political subdivisions	158,943.53	189,933.83
Other deposits (certified and officers' checks, etc.)	1,127.00	2,877.00
Total Deposits	\$ 756,496.98	\$ 838,477.42

CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00
Undivided profits	28,102.82	29,105.39
Total Capital Accounts	\$ 78,102.82	\$ 79,105.39
Total Liabilities and Capital Accounts	\$ 834,599.80	\$ 917,582.81

Certificate Issued September 27, 1910

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1957

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott,
Cashier-Secretary.

DIRECTORS FOR 1957

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 217,630.04	\$ 373,557.04
United States Government obligations, direct and guaranteed	464,346.75	504,561.50
Other bonds, notes, and debentures	30,000.00	30,000.00
Loans and discounts (including overdrafts)	290,277.25	246,405.89
Bank premises owned	2,012.00	1,610.00
Furniture and Fixtures	614.40	3,920.60
Other assets		243.48
Total Assets	\$ 1,004,880.44	\$ 1,160,298.51
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 584,015.27	\$ 691,841.14
Time deposits of individuals, partnerships, and corporations	216,992.13	237,558.68
Deposits of United States Government (including postal savings)	6,060.00	11,701.64
Deposits of States and political subdivisions	98,010.51	112,482.27
Other deposits (certified and officers' checks, etc.)	4,627.79	7,467.43
Total Deposits	\$ 909,706.60	\$ 1,061,051.16
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	42,000.00	50,000.00
Undivided profits	28,173.84	24,247.35
Total Capital Accounts	\$ 95,173.84	\$ 99,247.35
Total Liabilities and Capital Accounts	\$ 1,004,880.44	\$ 1,160,298.51

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1957

R. A. Babcock, Chairman of Board; C. H. Starks, President; Harry A. Pippin,
Cashier; Evelyn D. Tegtman, Assistant Cashier.

DIRECTORS FOR 1957

R. A. Babcock, C. H. Starks, Harry A. Pippin.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including re- serve balances, and cash items in process of collection	\$ 279,409.80	\$ 439,537.83
United States Government obligations, direct and guaranteed	714,723.45	723,855.95
Obligations of States and political subdivisions..	12,000.00	12,000.00
Other bonds, notes, and debentures		4,000.00
Loans and discounts (including overdrafts).....	678,407.73	613,345.48
Bank premises owned	12,000.00	10,000.00
Furniture and Fixtures	12,619.52	11,357.57
Other assets	1,233.33	353.79
Total Assets	\$ 1,710,393.83	\$ 1,814,450.62
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 638,850.74	\$ 748,469.60
Time deposits of individuals, partnerships, and corporations	495,193.52	499,331.93
Deposits of United States Government (including postal savings)	16,797.66	8,412.48
Deposits of States and political subdivisions	446,964.90	429,699.39
Other deposits (certified and officers' checks, etc.)	6,675.11	12,214.65
Total Deposits	\$ 1,604,481.93	\$ 1,698,128.05
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	5,911.90	11,322.57
Reserves (and retirement account for preferred capital)		5,000.00
Total Capital Accounts	\$ 105,911.90	\$ 116,322.57
Total Liabilities and Capital Accounts	\$ 1,710,393.83	\$ 1,814,450.62

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1957

V. A. Backlund, President; L. I. Backlund, Vice-President and Cashier; Eva Marie Sexson, Assistant Cashier.

DIRECTORS FOR 1957

V. A. Backlund, L. I. Backlund, Loraine H. Finnicum, Eva Marie Sexson.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 335,649.17	\$ 449,870.99
United States Government obligations, direct and guaranteed	601,422.00	601,410.00
Obligations of States and political subdivisions...		4,679.83
Loans and discounts (including overdrafts)	412,672.79	511,486.16
Bank premises owned	1.00	1.00
Furniture and Fixtures	1,050.00	1,316.00
Total Assets	\$ 1,350,794.96	\$ 1,568,763.98
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 713,020.52	\$ 868,019.26
Time deposits of individuals, partnerships, and corporations	367,806.75	387,348.19
Deposits of United States Government (including postal savings)	200.00	581.80
Deposits of States and political subdivisions	157,747.84	189,701.95
Other deposits (certified and officers' checks, etc.)	2,464.48	9,303.11
Total Deposits	\$ 1,241,239.59	\$ 1,454,954.31
Other liabilities	4,280.96	4,801.32
CAPITAL ACCOUNTS		
Capital	\$ 37,500.00	\$ 37,500.00
Surplus	40,000.00	50,000.00
Undivided profits	27,774.41	21,508.35
Total Capital Accounts	\$ 105,274.41	\$ 109,008.35
Total Liabilities and Capital Accounts	\$ 1,350,794.96	\$ 1,568,763.98

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1957

George Idler, President; William L. Axton, Vice-President; V. Kern Vincent,
Cashier; Betty Ann Fast, Assistant Cashier.

DIRECTORS FOR 1957

George Idler, Dean Thompson, Lena Burkard, William L. Axton, V. Kern
Vincent.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 287,997.80	\$ 232,917.74
United States Government obligations, direct and guaranteed	292,443.75	600,011.35
Obligations of States and political subdivisions..	14,063.49	13,057.29
Loans and discounts (including overdrafts)	403,051.14	403,974.70
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 997,558.18	\$ 1,249,963.08
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 605,437.12	\$ 818,479.33
Time deposits of individuals, partnerships, and corporations	76,070.66	105,551.03
Deposits of United States Government (including postal savings)	3,494.33	6,922.54
Deposits of States and political subdivisions.....	215,000.00	215,000.00
Other deposits (certified and officers' checks, etc.)	2,916.67	11,404.38
Total Deposits	\$ 902,918.78	\$ 1,157,357.28
CAPITAL ACCOUNTS		
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	40,000.00	40,000.00
Undivided profits	14,639.40	12,605.80
Reserves (and retirement account for preferred capital)	10,000.00	10,000.00
Total Capital Accounts	\$ 94,639.40	\$ 92,605.80
Total Liabilities and Capital Accounts	\$ 997,558.18	\$ 1,249,963.08

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1957

Don C. Collins, President; Wm. H. Holthus, Vice-President and Cashier;
Anna M. Gunderson, Assistant Cashier.

DIRECTORS FOR 1957

Don C. Collins, Mary Collins, Blanche B. Collins, Irma E. Jelinek.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 426,843.61	\$ 335,502.39
United States Government obligations, direct and guaranteed	925,800.00	1,044,652.50
Obligations of States and political subdivisions ..	3,321.90	559.46
Loans and discounts (including overdrafts)	125,060.37	132,762.22
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	4.00	4.00
Total Assets	\$ 1,491,031.88	\$ 1,513,482.57
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,083,421.93	\$ 1,078,651.51
Time deposits of individuals, partnerships, and corporations	131,893.40	146,290.58
Deposits of States and political subdivisions	89,260.43	88,573.14
Other deposits (certified and officers' checks, etc.) ..	4,379.31	8,345.57
Total Deposits	\$ 1,308,955.07	\$ 1,321,860.80
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	82,076.81	91,621.77
Total Capital Accounts	\$ 182,076.81	\$ 191,621.77
Total Liabilities and Capital Accounts	\$ 1,491,031.88	\$ 1,513,482.57

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1957

Carl G. Breeze, President; R. E. Jones, Vice-President; Harry B. Jones, Cashier; Denzel H. McClung, Assistant Cashier.

DIRECTORS FOR 1957

Carl G. Breeze, A. W. Horn, R. E. Jones.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 470,002.21	\$ 580,083.61
United States Government obligations, direct and guaranteed	1,065,530.90	1,510,846.80
Obligations of States and political subdivisions..	6,210.82	687.01
Other bonds, notes, and debentures	17,742.06	1,117.65
Loans and discounts (including overdrafts)	999,004.62	730,861.04
Bank premises owned	4,000.00	3,000.00
Furniture and Fixtures	2,000.00	1,000.00
Total Assets	\$ 2,564,490.61	\$ 2,827,596.11
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,262,586.18	\$ 1,593,939.60
Time deposits of individuals, partnerships, and corporations	568,235.58	549,578.76
Deposits of States and political subdivisions	476,352.77	402,855.46
Other deposits (certified and officers' checks, etc.)	4,046.71	5,046.71
Total Deposits	\$ 2,311,221.24	\$ 2,551,420.53
Other liabilities	29,813.03	41,595.05
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	150,000.00	150,000.00
Undivided profits	23,456.34	34,580.53
Total Capital Accounts	\$ 223,456.34	\$ 234,580.53
Total Liabilities and Capital Accounts	\$ 2,564,490.61	\$ 2,827,596.11

Certificate Issued June 15, 1953

No. 456

THE BANK OF LAFAYETTE, LAFAYETTE

(Boulder County)

OFFICERS FOR 1957

G. R. Henning, Chairman of Board; Louis A. Miller, President; Chas. C. Phillippe, Executive Vice-President; Roy S. Roberts, Vice-President; Roy N. Austin, Cashier.

DIRECTORS FOR 1957

Louis A. Miller, G. R. Henning, Leon L. Gordon, Charles Liley, Sr., L. W. McCorkle, W. L. Hauptli, C. C. Phillippe, Roy S. Roberts, Roy N. Austin.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 198,408.73	\$ 180,475.40
United States Government obligations, direct and guaranteed	408,558.60	397,928.62
Obligations of States and political subdivisions...	19,306.26	102,267.21
Other bonds, notes, and debentures.....	23,864.06	
Loans and discounts (including overdrafts)	819,631.99	763,322.59
Bank premises owned	4,351.50	3,772.08
Furniture and Fixtures	21,548.05	21,862.93
Real estate owned other than bank premises.....	10,469.24	12,838.45
Other assets	2,919.73	4,522.69
Total Assets	\$ 1,512,058.16	\$ 1,486,989.97

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 564,369.50	\$ 600,276.91
Time deposits of individuals, partnerships, and corporations	659,902.47	446,542.51
Deposits of United States Government (including postal savings)	16,553.00	13,312.70
Deposits of States and political subdivisions.....	129,000.23	286,918.65
Other deposits (certified and officers' checks, etc.)	12,643.95	6,575.83
Total Deposits	\$ 1,382,469.15	\$ 1,353,626.60
Other liabilities	9,249.76	11,289.03

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	20,000.00	20,000.00
Undivided profits	339.25	2,074.34
Total Capital Accounts	\$ 120,339.25	\$ 122,074.34
Total Liabilities and Capital Accounts	\$ 1,512,058.16	\$ 1,486,989.97

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1957

E. G. Woodbridge, Chairman of Board; J. H. Macdonald, President; R. H. Jones, Vice-President; J. W. Miller, Cashier; Grace M. Woodruff, Florence H. Williams, Assistant Cashiers.

DIRECTORS FOR 1957

E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Clyde T. Davis, Lloyd C. Larsen, Robert R. Sabin, Frederick E. Sisk.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 939,508.07	\$ 1,359,475.73
United States Government obligations direct and guaranteed	2,222,741.25	2,312,188.75
Obligations of States and political subdivisions ..	443,724.15	546,788.78
Other bonds, notes, and debentures	20,969.00	15,969.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,921,812.12	2,952,809.78
Bank premises owned	5,000.00	5,000.00
Furniture and Fixtures	1.00	1.00
Investments and other assets indirectly representing bank premises or other real estate	1,700.00	700.00
Other assets	472.52	1,244.90
Total Assets	\$ 6,564,928.11	\$ 7,203,177.94

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 3,675,173.90	\$ 4,435,851.43
Time deposits of individuals, partnerships, and corporations	1,289,005.07	1,406,139.41
Deposits of United States Government (including postal savings)	\$9,976.08	54,688.93
Deposits of States and political subdivisions	\$98,084.05	652,647.49
Other deposits (certified and officers' checks, etc.) ..	25,178.01	54,336.63
Total Deposits	\$ 5,977,417.11	\$ 6,603,663.89
Other liabilities	78,093.76	76,551.30

CAPITAL ACCOUNTS

Capital	\$ 150,000.00	\$ 150,000.00
Surplus	150,000.00	150,000.00
Undivided profits	209,417.24	222,962.75
Total Capital Accounts	\$ 509,417.24	\$ 522,962.75
Total Liabilities and Capital Accounts	\$ 6,564,928.11	\$ 7,203,177.94

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1957

Olin Richert, President; J. H. Humphries, Vice-President; Milton Richert,
Cashier.

DIRECTORS FOR 1957

Harry E. Ascherman, J. H. Humphries, Milton Richert, Olin Richert, Walter A.
Schertz.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 778,646.68	\$ 1,222,927.78
United States Government obligations, direct and guaranteed	549,008.30	687,752.00
Obligations of States and political subdivisions..	567,550.00	614,613.45
Other bonds, notes, and debentures	56,070.00	46,095.00
Loans and discounts (including overdrafts)	718,347.89	762,705.08
Total Assets	\$ 2,669,622.87	\$ 3,334,093.31
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,467,467.63	\$ 2,126,527.46
Time deposits of individuals, partnerships, and corporations	458,322.59	475,471.32
Deposits of United States Government (including postal savings)	14,853.44	17,966.86
Deposits of States and political subdivisions.....	468,149.56	448,711.35
Other deposits (certified and officers' checks, etc.)	7,829.65	5,126.32
Total Deposits	\$ 2,416,622.87	\$ 3,073,803.31
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	103,000.00	110,290.00
Total Capital Accounts	\$ 253,000.00	\$ 260,290.00
Total Liabilities and Capital Accounts	\$ 2,669,622.87	\$ 3,334,093.31

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1957

C. L. Mann, Chairman of Board; Fred E. Kirschke, President; R. K. Hudson, Don E. Dunigan and W. W. Champlain, Vice-Presidents; Norman B. Bernard, Assistant Vice-President; Merlin C. Williams, Cashier; Ola M. Johnson, Dorothy L. Youmans, Keith E. Carmichael, Delmar D. Larson, Assistant Cashiers; Leonard D. Graves, Auditor.

DIRECTORS FOR 1957

C. L. Mann, Fred E. Kirschke, R. K. Hudson, James F. Mann, W. W. Champlain, Merlin C. Williams.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,369,976.27	\$ 2,424,332.17
United States Government obligations, direct and guaranteed	5,318,352.27	6,110,221.10
Obligations of States and political subdivisions..	1,602,468.70	1,500,350.81
Loans and discounts (including overdrafts)	7,549,790.70	7,682,384.04
Bank premises owned	120,998.10	
Furniture and Fixtures	108,643.85	104,928.78
Real Estate owned other than bank premises....	47,455.75	
Investments and other assets indirectly representing bank premises or other real estate....		164,393.93
Other assets	195.82	
Total Assets	\$17,117,881.46	\$17,986,610.83

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 9,685,349.68	\$10,436,572.90
Time deposits of individuals, partnerships, and corporations	4,090,289.84	4,313,002.92
Deposits of United States Government (including postal savings)	714,222.33	760,053.49
Deposits of States and political subdivisions....	1,443,215.33	1,168,703.86
Other deposits (certified and officers' checks, etc.)	216,637.62	200,380.40
Total Deposits	\$16,149,714.80	\$16,878,713.57
Other liabilities	75,229.72	55,908.78

CAPITAL ACCOUNTS

Capital	\$ 500,000.00	\$ 500,000.00
Surplus	300,000.00	500,000.00
Undivided profits	92,936.94	51,988.48
Total Capital Accounts	\$ 892,936.94	\$ 1,051,988.48
Total Liabilities and Capital Accounts	\$17,117,881.46	\$17,986,610.83

Certificate Issued February 8, 1956

No. 461

THE ROCKY MOUNTAIN BANK, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1957

O. W. Hampton, Chairman of Board; R. K. Schumann, President; O. W. Leitner, Vice-President and Cashier; Leo Baldwin, Assistant Cashier.

DIRECTORS FOR 1957

O. W. Hampton, C. E. Bohannon, D. E. Cooper, Paul B. Lanius, Carl G. Richter, Gordon Starbuck, Emmett E. Van Winkle, R. K. Schumann, James H. Wood.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 243,808.28	\$ 368,143.81
United States Government obligations, direct and guaranteed	618,790.05	1,047,794.63
Loans and discounts (including overdrafts)	859,867.51	1,145,877.05
Bank premises owned	15,086.75	14,379.87
Furniture and Fixtures	67,978.10	60,602.79
Other assets		1,980.34
Total Assets	\$ 1,805,530.69	\$ 2,638,778.49

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 987,624.82	\$ 1,473,893.78
Time deposits of individuals, partnerships, and corporations	191,526.20	502,328.21
Deposits of United States Government (including postal savings)	24,630.73	45,468.71
Deposits of States and political subdivisions.....	100,000.00	100,000.00
Other deposits (certified and officers' checks, etc.)	20,851.17	21,096.99
Total Deposits	1,324,632.92	2,142,787.69
Other liabilities	50,967.31	69,471.87

CAPITAL ACCOUNTS

Capital	\$ 300,000.00	\$ 300,000.00
Surplus	100,000.00	100,000.00
Undivided profits	29,930.46	26,518.93
Total Capital Accounts	\$ 429,930.46	\$ 426,518.93
Total Liabilities and Capital Accounts	\$ 1,805,530.69	\$ 2,638,778.49

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1957

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier.

DIRECTORS FOR 1957

Harry L. Hooker, Donald T. Horn, Walter E. Moyer, Ray C. Speckmann, Cora R. Strain.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 487,133.99	\$ 583,123.13
United States Government obligations, direct and guaranteed	778,200.00	767,200.00
Obligations of States and political subdivisions..	30,000.00	43,129.95
Loans and discounts (including overdrafts).....	470,151.61	477,748.14
Furniture and Fixtures	5,500.00	7,180.00
Total Assets	\$ 1,770,985.60	\$ 1,878,381.22

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,197,423.18	\$ 1,352,201.73
Time deposits of individuals, partnerships, and corporations	187,501.42	191,499.11
Deposits of United States Government (including postal savings)	162.65	2,601.00
Deposits of States and political subdivisions.....	213,160.37	167,094.77
Other deposits (certified and officers' checks, etc.)	19,019.33	18,112.22
Total Deposits	\$ 1,617,266.95	\$ 1,731,508.83

CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	53,718.65	46,872.39
Total Capital Accounts	\$ 153,718.65	\$ 146,872.39
Total Liabilities and Capital Accounts	\$ 1,770,985.60	\$ 1,878,381.22

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1957

R. A. Babcock, Chairman of the Board; Hugh E. Smith, President; W. R. Jorgenson, Executive Vice-President and Secretary; F. L. Luoma, Vice-President; Rex Hayes, Cashier; C. H. Starks, Auditor.

DIRECTORS FOR 1957

R. A. Babcock, Hugh E. Smith, W. R. Jorgenson, F. L. Luoma, Rex Hayes.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 535,242.15	\$ 646,035.37
United States Government obligations, direct and guaranteed	1,242,171.13	1,375,392.31
Obligations of States and political subdivisions..	277,959.89	346,256.48
Loans and discounts (including overdrafts).....	1,283,800.70	1,373,592.47
Furniture and Fixtures	42,252.00	34,908.88
Other assets	331.77	485.40
Total Assets	\$ 3,381,757.64	\$ 3,776,670.91
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,796,159.30	\$ 2,234,313.19
Time deposits of individuals, partnerships, and corporations	642,801.35	636,770.82
Deposits of United States Government (including postal savings)	231,041.47	262,628.77
Deposits of States and political subdivisions.....	442,822.38	363,047.52
Other deposits (certified and officers' checks, etc.)	33,503.46	21,055.12
Total Deposits	\$ 3,146,327.96	\$ 3,517,815.42
Other liabilities	46,703.28	55,793.17
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	75,000.00	100,000.00
Undivided profits	13,726.40	3,062.32
Total Capital Accounts	\$ 188,726.40	\$ 203,062.32
Total Liabilities and Capital Accounts	\$ 3,381,757.64	\$ 3,776,670.91

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1957

Louis A. Miller, Chairman of Board; G. R. Henning, President; C. C. Phillippe, Executive Vice-President; L. W. McCorkle, Vice-President; Gerald B. Curtis, Vice-President and Secretary; John W. Lawyer, Jr., Cashier; Marie Callahan, Assistant Cashier.

DIRECTORS FOR 1957

W. L. Hauptli, G. R. Henning, Charles Liley, Sr., Louis A. Miller, L. W. McCorkle, C. C. Phillippe, John W. Lawyer, Jr.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 189,913.57	\$ 207,730.62
United States Government obligations, direct and guaranteed	478,965.46	561,302.99
Obligations of States and political subdivisions..	13,219.25	52,043.70
Other bonds, notes, and debentures	19,300.00	19,300.00
Loans and discounts (including overdrafts)	847,507.11	811,816.99
Furniture and Fixtures	19,738.22	17,415.80
Other assets	8,864.13	8,127.56
Total Assets	\$ 1,577,507.74	\$ 1,677,737.66

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 554,645.00	\$ 609,838.68
Time deposits of individuals, partnerships, and corporations	506,448.11	615,499.95
Deposits of United States Government (including postal savings)	12,394.43	20,915.87
Deposits of States and political subdivisions....	314,825.47	253,546.46
Deposits of banks	34,900.55	26,712.62
Other deposits (certified and officers' checks, etc.)	20,113.36	18,374.35
Total Deposits	\$ 1,443,326.92	\$ 1,544,887.93
Other liabilities	12,222.61	10,659.64

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	20,000.00	20,000.00
Undivided profits	1,958.21	2,190.09
Total Capital Accounts	\$ 121,958.21	\$ 122,190.09
Total Liabilities and Capital Accounts	\$ 1,577,507.74	\$ 1,677,737.66

Certificate Issued March 22, 1950

No. 448

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1957

Clarence H. Stump, Chairman of Board; Harold M. Pickler, President; Vern Manahan, Vice President and Cashier; H. Keith Richards and Clare C. Ziessow, Assistant Cashiers.

DIRECTORS FOR 1957

Clarence H. Stump, R. C. Benson, Fred S. Fishburn, T. M. McKee, Vern Manahan, H. H. Markley, Harold M. Pickler.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 598,973.02	\$ 837,956.51
United States Government obligations, direct and guaranteed	1,153,148.69	1,176,890.00
Obligations of States and political subdivisions..	59,875.00	
Other bonds, notes, and debentures		59,875.00
Loans and discounts (including overdrafts)	1,743,016.48	1,671,707.02
Bank premises owned	13,455.60	11,455.60
Furniture and Fixtures	40,021.27	40,060.27
Total Assets	\$ 3,608,490.06	\$ 3,797,944.40

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,668,741.05	\$ 1,968,459.26
Time deposits of individuals, partnerships, and corporations	1,184,980.64	984,412.78
Deposits of United States Government (including postal savings)	30,783.79	44,661.14
Deposits of States and political subdivisions....	413,387.45	482,388.07
Other deposits (certified and officers' checks, etc.)	28,105.47	19,277.31
Total Deposits	\$ 3,325,998.40	\$ 3,499,198.56
Other Liabilities	44,718.84	48,054.81

CAPITAL ACCOUNTS

Capital	\$ 125,000.00	\$ 125,000.00
Surplus	85,000.00	85,000.00
Undivided profits	27,772.82	40,691.03
Total Capital Accounts	\$ 237,772.82	\$ 250,691.03
Total Liabilities and Capital Accounts	\$ 3,608,490.06	\$ 3,797,944.40

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1957

C. F. Aurand, Chairman of Board; C. F. Aurand, Jr., President; Clyde I. Snider, Vice-President; George F. Lewis, Cashier; Mary A. Hawkinson, Assistant Cashier.

DIRECTORS FOR 1957

C. F. Aurand, C. F. Aurand, Jr., Rolla H. Aurand, Clyde I. Snider, Vida F. Ellison.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 407,115.43	\$ 441,861.24
United States Government obligations, direct and guaranteed	753,460.85	950,628.41
Obligations of States and political subdivisions..	14,229.59	57,317.02
Loans and discounts (including overdrafts)	954,940.82	804,465.41
Bank premises owned	1.00	1.00
Furniture and Fixtures	1,500.00	1.00
Total Assets	\$ 2,131,247.69	\$ 2,254,274.08
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,312,724.12	\$ 1,440,821.55
Time deposits of individuals, partnerships, and corporations	199,495.69	200,740.98
Deposits of United States Government (including postal savings)	13,275.08	21,098.09
Deposits of States and political subdivisions	413,750.84	387,203.12
Other deposits (certified and officers' checks, etc.) ..	22,043.35	24,072.81
Total Deposits	\$ 1,961,289.08	\$ 2,073,936.55
Other liabilities	4,505.32	4,867.17
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	75,000.00	87,500.00
Undivided profits	40,453.29	37,970.36
Total Capital Accounts	\$ 165,453.29	\$ 175,470.36
Total Liabilities and Capital Accounts	\$ 2,131,247.69	\$ 2,254,274.08

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1957

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams,
Cashier; D. A. Murdy, Assistant Cashier.

DIRECTORS FOR 1957

W. C. Beaty, Frances M. Beaty, Robert D. Adams,

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 299,008.70	\$ 367,834.08
United States Government obligations, direct and guaranteed	172,569.80	147,645.00
Obligations of States and political subdivisions..	135,059.84	131,853.50
Loans and discounts (including overdrafts).....	237,158.13	188,542.32
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises....	1.00	1.00
Other assets		337.50
Total Assets	\$ 843,798.47	\$ 836,214.40

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 582,215.62	\$ 592,290.00
Time deposits of individuals, partnerships, and corporations	162,332.37	126,793.91
Deposits of United States Government (including postal savings)	1,061.94	622.76
Deposits of States and political subdivisions....	20,368.79	38,668.35
Other deposits (certified and officers' checks, etc.)	691.75	2,163.38
Total Deposits	\$ 766,670.47	\$ 760,538.40

CAPITAL ACCOUNTS

Capital	\$ 25,000.00	\$ 25,000.00
Surplus	30,000.00	30,000.00
Undivided profits	12,128.00	10,676.00
Reserves (and retirement account for preferred capital)	10,000.00	10,000.00
Total Capital Accounts	\$ 77,128.00	\$ 75,676.00
Total Liabilities and Capital Accounts	\$ 843,798.47	\$ 836,214.40

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1957

W. C. Bourne, President; L. Smartt, Harold H. Falconburg, Vice-Presidents;
Della C. Cline, Cashier.

DIRECTORS FOR 1957

W. C. Bourne, L. Smartt, John Smartt, Sam M. Bourne, H. H. Falconburg.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 150,201.93	\$ 117,807.45
United States Government obligations, direct and guaranteed	410,187.50	247,187.50
Obligations of States and political subdivisions..	32,959.50	32,955.35
Loans and discounts (including overdrafts)....	225,343.27	277,098.27
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises....	1.00	1.00
Total Assets	\$ 818,694.20	\$ 675,050.57

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 451,923.44	\$ 395,273.65
Time deposits of individuals, partnerships, and corporations	101,086.92	102,607.56
Deposits of United States Government (including postal savings)	2,907.50	4,184.68
Deposits of States and political subdivisions....	170,929.64	76,257.14
Total Deposits	\$ 726,847.50	\$ 578,323.03

CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00
Undivided profits	16,846.70	21,727.54
Total Capital Accounts	\$ 91,846.70	\$ 96,727.54
Total Liabilities and Capital Accounts	\$ 818,694.20	\$ 675,050.57

Certificate Issued August 27, 1936

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1957

C. W. Dorney, President; Chas. W. Dorney, Jr., Vice-President; V. P. Crenshaw,
Cashier.

DIRECTORS FOR 1957

C. W. Dorney, V. P. Crenshaw, Chas. W. Dorney, Jr., Vernon D. Howey, Albert
C. Kaiser.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 581,559.90	\$ 857,284.83
United States Government obligations, direct and guaranteed	1,384,546.82	1,272,316.56
Obligations of States and political subdivisions..	202,776.00	278,529.35
Loans and discounts (including overdrafts)	777,002.43	976,367.96
Bank premises owned	4,275.35	3,819.29
Furniture and Fixtures	4,398.63	3,244.33
Total Assets	\$ 2,954,559.13	\$ 3,391,562.32

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,189,021.26	\$ 2,584,650.81
Time deposits of individuals, partnerships, and corporations	60,833.57	60,857.27
Deposits of United States Government (including postal savings)	4,687.53	65,324.72
Deposits of States and political subdivisions	262,727.29	231,052.09
Other deposits (certified and officers' checks, etc.)	23,062.07	30,926.21
Total Deposits	\$ 2,540,331.72	\$ 2,972,811.10

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	114,227.41	118,751.22
Reserves (and retirement account for preferred capital)	100,000.00	100,000.00
Total Capital Accounts	\$ 414,227.41	\$ 418,751.22
Total Liabilities and Capital Accounts	\$ 2,954,559.13	\$ 3,391,562.32

Certificate Issued March 1, 1950

No. 447

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1957

D. J. Royer, President; Dan D. Noble, Executive Vice-President and Cashier;
Kenneth D. Cole and Rosella I. Yelton, Assistant Cashiers.

DIRECTORS FOR 1957

D. J. Royer, Herman F. Booth, Walter A. Rooney.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 166,208.20	\$ 136,027.84
United States Government obligations, direct and guaranteed	598,000.00	696,153.45
Obligations of States and political subdivisions..	12,000.00	10,000.00
Other bonds, notes, and debentures		5,145.36
Loans and discounts (including overdrafts).....	573,118.53	555,043.47
Bank premises owned	6,262.02	5,379.35
Furniture and Fixtures	8,826.70	8,200.48
Real estate owned other than bank premises	6,810.00	4,207.33
Other assets	2,106.01	3,102.77
Total Assets	\$ 1,373,331.46	\$ 1,423,260.05
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 826,582.43	\$ 827,829.29
Time deposits of individuals, partnerships, and corporations	194,332.19	201,037.32
Deposits of United States Government (including postal savings)	821.78	226.83
Deposits of States and political subdivisions	208,025.63	238,837.24
Other deposits (certified and officers' checks, etc.)	6,896.24	15,399.00
Total Deposits	\$ 1,236,658.27	\$ 1,283,329.68
Other liabilities	13,889.89	20,164.51
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	22,783.30	19,765.86
Total Capital Accounts	\$ 122,783.30	\$ 119,765.86
Total Liabilities and Capital Accounts	\$ 1,373,331.46	\$ 1,423,260.05

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1957

R. E. Kullerstrand, President; Harry A. Lowe, Cashier; Harry E. Stark,
Assistant Cashier.

DIRECTORS FOR 1957

R. E. Kullerstrand, Harry A. Lowe, Irma Kullerstrand.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 406,677.59	\$ 552,046.55
United States Government obligations, direct and guaranteed	929,626.80	908,420.80
Obligations of States and political subdivisions ..	11,003.00	11,003.00
Loans and discounts (including overdrafts)	1,058,802.02	977,171.36
Bank premises owned	9,000.00	9,000.00
Other assets	639.82	408.77
Total Assets	\$ 2,415,749.23	\$ 2,458,050.48
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,535,201.04	\$ 1,608,370.15
Time deposits of individuals, partnerships, and corporations	232,147.95	267,365.40
Deposits of United States Government (including postal savings)	31,994.66	39,060.22
Deposits of States and political subdivisions	326,427.11	254,160.85
Other deposits (certified and officers' checks, etc.) ..	28,923.93	26,816.06
Total Deposits	\$ 2,154,694.69	\$ 2,195,772.68
Other liabilities	28,198.62	46,036.15
CAPITAL ACCOUNTS		
Capital	\$ 90,000.00	\$ 90,000.00
Surplus	90,000.00	90,000.00
Undivided profits	52,855.92	36,241.65
Total Capital Accounts	\$ 202,855.92	\$ 216,241.65
Total Liabilities and Capital Accounts	\$ 2,415,749.23	\$ 2,458,050.48

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1957

Joseph B. Hersch, President and Cashier; Marguerite H. Wiley, Vice-President,
Secretary and Assistant Cashier; Dale McWhirter, Assistant Cashier.

DIRECTORS FOR 1957

Marguerite H. Wiley, Joseph B. Hersch, Ben K. Lynch, Glen Edmonds.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 125,104.93	\$ 130,313.11
United States Government obligations, direct and guaranteed	210,000.00	408,498.13
Obligations of States and political subdivisions..		10,371.60
Loans and discounts (including overdrafts)....	609,346.96	646,497.36
Bank premises owned	1.00	1.00
Furniture and Fixtures	8,002.53	7,263.47
Other assets	710.80	
Total Assets	\$ 953,166.22	\$ 1,202,944.67
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 527,597.27	\$ 747,988.10
Time deposits of individuals, partnerships, and corporations	135,207.58	158,265.11
Deposits of United States Government (including postal savings)	5,981.94	9,435.95
Deposits of States and political subdivisions	169,347.76	150,491.31
Other deposits (certified and officers' checks, etc.)	13,550.53	25,688.11
Total Deposits	\$ 851,685.08	\$ 1,091,868.58
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	1,481.14	11,076.09
Total Capital Accounts	\$ 101,481.14	\$ 111,076.09
Total Liabilities and Capital Accounts	\$ 953,166.22	\$ 1,202,944.67

Certificate Issued September 14, 1950

No. 451

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1957

Mrs. Erna S. Trefz, President; A. J. Cueny, Executive Vice-President; Karl E. Herwig, Vice-President; Thomas P. Conroy, Vice-President and Cashier; Joseph H. Wright, Henry D. Williams, Arlo Beamon, Assistant Vice-Presidents; Montford E. Tucker and John Bertholf, Jr., Assistant Cashiers.

DIRECTORS FOR 1957

Elwood M. Brooks, A. J. Cueny, Damian P. Ducey, Frank E. Evans, John B. Farley, Erna S. Trefz, John M. Holmes, A. A. Ladd, Jr., E. Martin Larsen, Gerald A. Valantine.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,457,998.01	\$ 2,361,494.01
United States Government obligations, direct and guaranteed	2,208,474.30	1,908,571.60
Obligations of States and political subdivisions..	489,606.11	548,605.04
Other bonds, notes, and debentures	10,000.00	5,000.00
Corporate stocks (including stock of Federal Reserve Bank)	15,600.00	15,600.00
Loans and discounts (including overdrafts)	4,002,578.20	4,093,056.50
Furniture and Fixtures	30,579.01	21,242.30
Other assets	33,292.76	28,974.17
Total Assets	\$ 8,248,128.39	\$ 8,982,543.62

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 3,670,088.58	\$ 4,191,211.37
Time deposits of individuals, partnerships, and corporations	1,955,145.61	1,973,049.94
Deposits of United States Government (including postal savings)	121,640.45	251,427.44
Deposits of States and political subdivisions.....	1,459,297.33	1,480,282.16
Deposits of banks	173,581.20	132,117.10
Other deposits (certified and officers' checks, etc.)	49,775.36	60,935.78
Total Deposits	\$ 7,429,531.53	\$ 8,089,023.79
Other liabilities	183,443.77	226,782.50

CAPITAL ACCOUNTS

Capital	\$ 300,000.00	\$ 300,000.00
Surplus	220,000.00	260,000.00
Undivided profits	115,153.09	106,737.33
Total Capital Accounts	\$ 635,153.09	\$ 666,737.33
Total Liabilities and Capital Accounts	\$ 8,248,128.39	\$ 8,982,543.62

Certificate Issued February 17, 1958

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1957

William M. White, President; Dey F. Whelan, Executive Vice-President; Arthur E. Rosenthal, Senior Vice-President; William I. Prince, Robert R. Davis, Otto W. Snapp, Jr., Vice-Presidents; Clark Hodges, Assistant Vice-President and Cashier; Theodore V. Stewart, Alberta K. Williams, Assistant Vice-Presidents; Robert W. Polst, Rose Masterantonio, Philip E. Boschen, Robert L. Freeman, Assistant Cashiers.

DIRECTORS FOR 1957

Frank W. Blamey, David W. Boyers, Frank S. Hoag, Jr., Walter K. Hurd, David B. Ilyer, Jr., Samuel T. Jones, Jr., Harry S. Petersen, Leonard C. Rose, Arthur E. Rosenthal, Rudolph Smith, Dey F. Whelan, William M. White, W. A. Wills, Sr.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,808,758.85	\$ 3,362,910.40
United States Government obligations, direct and guaranteed	5,756,316.49	6,061,303.99
Obligations of States and political subdivisions..	343,905.22	377,905.22
Other bonds, notes, and debentures	50,000.00	150,000.00
Loans and discounts (including overdrafts).....	5,283,789.65	5,492,418.27
Bank premises owned	15,769.00	17,650.40
Furniture and Fixtures	81,076.82	76,853.55
Investments and other assets indirectly representing bank premises or other real estate....	63,514.52	60,287.36
Other assets	17,539.79	26,081.19
Total Assets	\$14,420,670.34	\$15,625,410.38
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 6,658,845.81	\$ 7,590,564.59
Time deposits of individuals, partnerships, and corporations	5,687,277.30	5,972,918.38
Deposits of United States Government (including postal savings)	230,275.75	238,093.14
Deposits of States and political subdivisions	1,166,431.07	1,063,183.97
Deposits of banks	2,201.54	29,930.93
Other deposits (certified and officers' checks, etc.)	68,173.90	77,807.03
Total Deposits	\$13,813,205.37	\$14,972,498.04
Other liabilities	155,851.05	191,522.60
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	250,000.00
Undivided profits	51,613.92	11,389.74
Total Capital Accounts	\$ 451,613.92	\$ 461,389.74
Total Liabilities and Capital Accounts	\$14,420,670.34	\$15,625,410.38

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1957

Alva B. Adams, Chairman of Board; T. C. Swanson, President; Edward McCabe, James L. Fimple, J. C. Derebery, Vice-Presidents; M. E. Nimmo, Cashier; Howard L. Bauder, Assistant Cashier and Assistant Secretary; Mary T. Koller, J. R. Kerrigan, Assistant Cashiers; Lawrence M. Pearson, Installment Loan Manager; F. W. Grimes, Auditor.

DIRECTORS FOR 1957

Alva B. Adams, William H. Adams, D. Arbaugh, Merriam B. Berger, Max Day, Arthur E. Grove, William V. Hitzing, Walter T. Mathis, Edward McCabe, T. C. Swanson, Frank B. Tallman.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,510,590.10	\$ 3,129,131.54
United States Government obligations, direct and guaranteed	9,310,575.09	7,251,284.67
Obligations of States and political subdivisions..	930,699.13	1,264,670.31
Other bonds, notes, and debentures	139,193.44	139,150.10
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00
Loans and discounts (including overdrafts)	8,872,290.69	9,983,594.53
Bank premises owned	57,000.00	57,000.00
Furniture and Fixtures	47,670.47	38,296.25
Other assets	107,927.65	88,611.31
Total Assets	\$22,975,947.57	\$21,951,739.71

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 8,140,402.88	\$ 9,258,697.76
Time deposits of individuals, partnerships, and corporations	8,637,725.94	8,300,039.02
Deposits of United States Government (including postal savings)	317,482.25	275,092.99
Deposits of States and political subdivisions...	4,326,933.70	2,572,129.77
Other deposits (certified and officers' checks, etc.)	86,648.18	146,183.47
Total Deposits	\$21,509,192.95	\$20,552,143.01
Other liabilities	375,361.92	334,820.03

CAPITAL ACCOUNTS

Capital	\$ 500,000.00	\$ 500,000.00
Surplus	500,000.00	500,000.00
Undivided profits	91,392.70	64,776.67
Total Capital Accounts	\$ 1,091,392.70	\$ 1,064,776.67
Total Liabilities and Capital Accounts	\$22,975,947.57	\$21,951,739.71

Certificate Issued January 5, 1949

No. 445

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1957

John Richert, Jr., President; Olin Richert, Vice-President; C. S. Williams,
Cashier; Monta B. Bauer, Assistant Cashier.

DIRECTORS FOR 1957

Harry E. Ascherman, Albert E. Bish, B. Franklin Blotz, M. R. Harrison,
Robert June, John Richert, Jr., Olin Richert.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 366,080.27	\$ 513,243.45
United States Government obligations, direct and guaranteed	212,054.50	261,831.00
Obligations of States and political subdivisions..	342,055.00	346,055.00
Other bonds, notes, and debentures	17,950.00	17,950.00
Loans and discounts (including overdrafts).....	472,777.22	488,978.26
Furniture and Fixtures	845.00	
Total Assets	\$ 1,411,761.99	\$ 1,658,057.71

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 721,174.53	\$ 974,780.85
Time deposits of individuals, partnerships, and corporations	255,712.99	267,334.58
Deposits of United States Government (including postal savings)	5,923.00	8,317.86
Deposits of States and political subdivisions.....	195,978.75	192,408.95
Deposits of banks	45,000.00	19,812.48
Other deposits (certified and officers' checks, etc.)	771.72	4,186.99
Total Deposits	\$ 1,224,570.99	\$ 1,466,841.71

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	45,000.00	50,000.00
Undivided profits	42,191.00	41,216.00
Total Capital Accounts	\$ 187,191.00	\$ 191,216.00
Total Liabilities and Capital Accounts	\$ 1,411,761.99	\$ 1,658,057.71

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1957

J. H. Sanders, President; A. J. Croft, Theo C. Sanders, Vice-Presidents; K. W. Bellrose, Cashier; Loraine Hays and Fred Mangels, Assistant Cashiers.

DIRECTORS FOR 1957

J. H. Sanders, Theo C. Sanders, Dorothy H. Sanders, Loraine Hays, A. J. Croft.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,807,833.75	\$ 1,745,899.58
United States Government obligations, direct and guaranteed	2,849,000.00	3,048,281.25
Obligations of States and political subdivisions..	68,000.00	72,424.82
Other bonds, notes and debentures	60,001.00	60,001.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,624,903.14	2,108,879.06
Bank premises owned	50,000.00	45,000.00
Furniture and Fixtures	18,500.52	31,734.59
Real estate owned other than bank premises.....	2.00	2.00
Other assets	45,841.46	41,225.26
Total Assets	\$ 6,533,081.87	\$ 7,162,447.56
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,315,733.12	\$ 4,034,943.32
Time deposits of individuals, partnerships, and corporations	1,302,879.98	1,448,053.49
Deposits of United States Government (including postal savings)	521,930.49	77,798.39
Deposits of States and political subdivisions.....	613,212.63	815,723.65
Deposits of banks	34,661.95	15,636.31
Other deposits (certified and officers' checks, etc.)	43,686.98	31,270.01
Total Deposits	\$ 5,832,105.15	\$ 6,423,425.17
Other liabilities	191.35	2,292.47
CAPITAL ACCOUNTS		
Capital	\$ 125,000.00	\$ 125,000.00
Surplus	175,000.00	175,000.00
Undivided profits	398,785.37	436,729.92
Reserves (and retirement account for preferred capital)	2,000.00	
Total Capital Accounts	\$ 700,785.37	736,729.92
Total Liabilities and Capital Accounts	\$ 6,533,081.87	\$ 7,162,447.56

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1957

R. A. Towne, President; Theodore D. Brown, Executive Vice-President and Trust Officer; R. E. O'Connell, Vice-President; F. R. Smith, Assistant Vice-President; R. L. Luckey, Cashier; R. L. Parsons, Auditor and Assistant Cashier.

DIRECTORS FOR 1957

Theodore D. Brown, R. E. O'Connell, F. R. Smith, W. H. Thornburg, R. A. Towne.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,650,544.98	\$ 1,776,062.93
United States Government obligations, direct and guaranteed	4,676,645.11	5,232,749.75
Obligations of States and political subdivisions..	394,796.36	411,962.44
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	15,000.00
Loans and discounts (including overdrafts)	3,025,637.13	3,148,115.12
Bank premises owned.....	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises ...	1.00	1.00
Other assets	19,335.77	37,619.46
Total Assets	\$ 9,778,962.35	\$10,621,512.70

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 6,314,371.77	\$ 7,153,266.56
Time deposits of individuals, partnerships, and corporations	2,215,214.50	2,410,244.19
Deposits of United States Government (including postal savings)	189,021.96	105,083.45
Deposits of States and political subdivisions....	253,856.97	142,967.56
Deposits of banks	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	110,882.57	104,637.02
Total Deposits	\$ 9,088,347.77	\$ 9,921,198.78
Other liabilities	86.13	19,165.89

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	300,000.00	400,000.00
Undivided profits	190,528.45	81,148.03
Reserves (and retirement account for preferred capital)	100,000.00	100,000.00
Total Capital Accounts	\$ 690,528.45	\$ 681,148.03
Total Liabilities and Capital Accounts	\$ 9,778,962.35	\$10,621,512.70

Certificate Issued February 7, 1955

No. 459

NORTH PARK STATE BANK, WALDEN

(Jackson County)

OFFICERS FOR 1957

R. W. Baskett, President; Ruth E. Baskett, Vice-President and Cashier.

DIRECTORS FOR 1957

R. W. Baskett, Ruth E. Baskett, C. M. Morgan, Elmer E. Wattenberg.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 149,973.41	\$ 160,790.80
United States Government obligations, direct and guaranteed	582,251.57	676,876.57
Obligations of States and political subdivisions ..		995.00
Loans and discounts (including overdrafts)	411,252.84	540,342.76
Furniture and Fixtures	6,501.60	5,731.29
Total Assets	\$ 1,149,979.42	\$ 1,384,736.42
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 596,586.59	\$ 590,764.95
Time deposits of individuals, partnerships, and corporations	148,454.90	193,141.20
Deposits of United States Government (including postal savings)	80,704.32	25,463.00
Deposits of States and political subdivisions	222,858.43	466,949.41
Other deposits (certified and officers' checks, etc.) ..	10,373.41	6,625.53
Total Deposits	\$ 1,058,977.65	\$ 1,282,944.09
Other liabilities		10,000.00
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	37,500.00	40,000.00
Undivided profits	3,501.77	892.33
Reserves (and retirement account for preferred capital)		900.00
Total Capital Accounts	\$ 91,001.77	\$ 91,792.33
Total Liabilities and Capital Accounts	\$ 1,149,979.42	\$ 1,384,736.42

Certificate Issued June 19, 1909

No. 156

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG

(Huerfano County)

OFFICERS FOR 1957

G. G. Caldwell, President; J. A. Murray, Vice-President; F. C. Unfug, Cashier;
G. S. Spock, Assistant Cashier; A. H. Stephens, Assistant Vice-President.

DIRECTORS FOR 1957

R. A. Babcock, G. G. Caldwell, J. A. Murray.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 668,577.61	\$ 1,016,891.90
United States Government obligations, direct and guaranteed	1,680,423.44	1,812,289.00
Obligations of States and political subdivisions..	627,960.06	657,221.56
Loans and discounts (including overdrafts).....	1,076,564.67	825,731.01
Bank premises owned	2,000.00	2,000.00
Furniture and Fixtures	5,750.00	5,750.00
Real estate owned other than bank premises.....		8,194.85
Total Assets	\$ 4,061,275.78	\$ 4,328,078.32

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,232,276.85	\$ 2,599,591.99
Time deposits of individuals, partnerships, and corporations	916,600.49	908,075.85
Deposits of United States Government (including postal savings)	40,382.20	59,102.87
Deposits of States and political subdivisions	471,855.43	342,133.00
Other deposits (certified and officers' checks, etc.)	28,667.17	14,477.34
Total Deposits	\$ 3,689,782.14	\$ 3,923,381.05

CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00
Undivided profits	71,493.64	104,697.27
Total Capital Accounts	\$ 371,493.64	\$ 404,697.27
Total Liabilities and Capital Accounts	\$ 4,061,275.78	\$ 4,328,078.32

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1957

Bowers Holt, President; J. H. McKinnis, I. K. Hoyle, Vice-Presidents; Loyd Hessong, Cashier; Arlee Wiley, Assistant Cashier.

DIRECTORS FOR 1957

Bowers Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 308,664.53	\$ 497,799.64
United States Government obligations, direct and guaranteed	393,654.82	309,023.44
Obligations of States and political subdivisions..	245,878.12	220,243.52
Loans and discounts (including overdrafts)	982,575.49	990,161.59
Furniture and Fixtures	10,346.70	8,855.03
Total Assets	\$ 1,941,119.66	\$ 2,026,083.22

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,327,660.94	\$ 1,381,096.30
Time deposits of individuals, partnerships, and corporations	68,372.08	86,188.54
Deposits of United States Government (including postal savings)	12,566.41	6,869.55
Deposits of States and political subdivisions.....	160,297.57	162,449.69
Deposits of banks	18,727.08	18,727.08
Other deposits (certified and officers' checks, etc.)	10,996.65	23,654.17
Total Deposits	\$ 1,598,620.73	\$ 1,678,985.33

CAPITAL ACCOUNTS

Capital	\$ 50,000.00	\$ 50,000.00
Surplus	150,000.00	150,000.00
Undivided profits	142,498.93	147,097.89
Total Capital Accounts	\$ 342,498.93	\$ 347,097.89
Total Liabilities and Capital Accounts	\$ 1,941,119.66	\$ 2,026,083.22

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1957

A. F. Esgar, President; W. E. Carlin, Vice-President; H. V. Smith, Cashier.

DIRECTORS FOR 1957

A. F. Esgar, W. E. Carlin, E. C. Evans, E. H. Tempel, Sr., Henry Rudolph.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 158,959.53	\$ 337,060.29
United States Government obligations, direct and guaranteed	387,336.00	337,336.00
Obligations of States and political subdivisions..	177,213.91	190,213.91
Other bonds, notes, and debentures	36,937.50	19,937.50
Loans and discounts (including overdrafts)	372,524.94	409,098.07
Bank premises owned	1,161.00	1,061.00
Furniture and Fixtures	1,841.00	1,935.00
Other assets	24,636.49	9,995.18
Total Assets	\$ 1,160,610.37	\$ 1,306,636.95
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 470,522.37	\$ 590,403.99
Time deposits of individuals, partnerships, and corporations	385,567.68	405,750.27
Deposits of States and political subdivisions....	155,007.37	158,256.84
Other deposits (certified and officers' checks, etc.)	17,828.09	13,266.94
Total Deposits	\$ 1,028,925.51	\$ 1,167,678.04
Other liabilities		2,500.00
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	40,000.00	50,000.00
Undivided profits	41,684.86	36,458.91
Total Capital Accounts	\$ 131,684.86	\$ 136,458.91
Total Liabilities and Capital Accounts	\$ 1,160,610.37	\$ 1,306,636.95

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

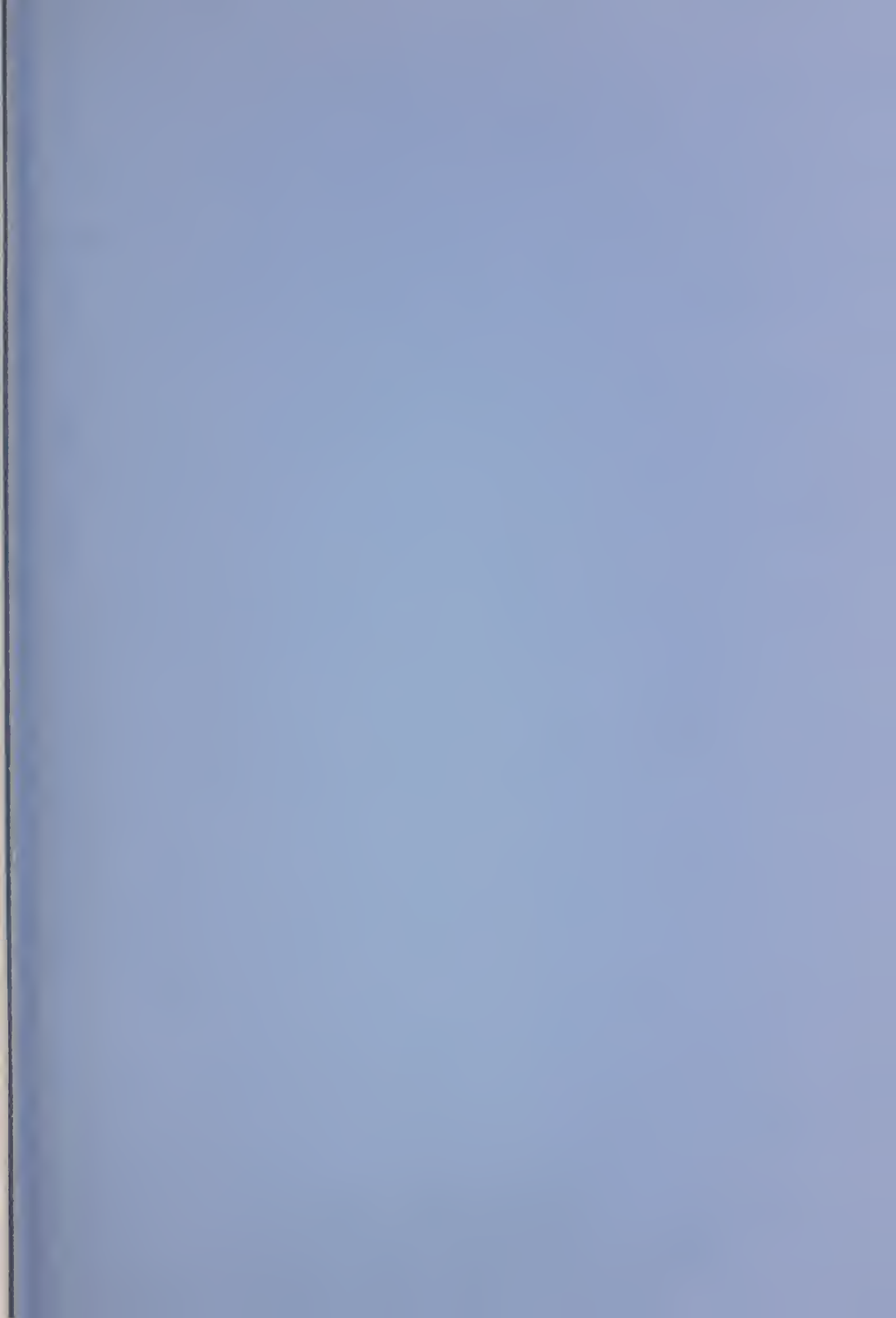
OFFICERS FOR 1957

L. E. Fitzgerald, President; Cosby McBeath and Lola J. Shepherd, Vice-Presidents; Thos. E. Fitzgerald, Cashier-Secretary; Rowena M. Davis, Assistant Cashier.

DIRECTORS FOR 1957

L. E. Fitzgerald, Lola J. Shepherd, Cosby McBeath, Webb D. Martin, Thos. E. Fitzgerald.

RESOURCES	June 30, 1957	Dec. 31, 1957
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,008,211.32	\$ 1,563,088.76
United States Government obligations, direct and guaranteed	409,596.00	905,218.00
Obligations of States and political subdivisions..	40,000.00	19,925.03
Corporate stocks (including stock of Federal Reserve Bank)	6,300.00	6,300.00
Loans and discounts (including overdrafts)	1,496,647.86	1,269,516.25
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises....	6,000.00	3,250.00
Total Assets	\$ 2,966,757.18	\$ 3,767,300.04
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,096,523.89	\$ 2,872,315.01
Time deposits of individuals, partnerships, and corporations	523,846.38	541,894.62
Deposits of United States Government (including postal savings)	7,349.00	1,727.00
Deposits of States and political subdivisions	67,904.21	76,274.10
Total Deposits	\$ 2,695,623.48	\$ 3,492,210.73
Other liabilities		12,036.60
 CAPITAL ACCOUNTS		
Capital	\$ 60,000.00	\$ 60,000.00
Surplus	150,000.00	150,000.00
Undivided profits	61,133.70	53,052.71
Total Capital Accounts	\$ 271,133.70	\$ 263,052.71
Total Liabilities and Capital Accounts	\$ 2,966,757.18	\$ 3,767,300.04



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